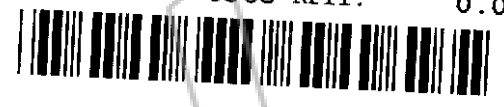


3

Assessor's/Tax ID No. 1220-24-810-018

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 3 Fee: 19.00  
BK-0406 PG- 6568 RPTT: 0.00



✓ When Recorded Return To:  
KATHY L SUMMERS  
638 THOROBRED AVE  
GARDNERVILLE, NV 89410



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

CITIMORTGAGE, INC. #:0703162906 "SUMMERS" Lender ID:3801/184020816 Douglas, Nevada  
CITIMORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated:  
04/27/2000 , made by KATHY L. SUMMERS, AN UNMARRIED WOMAN as Trustor, with  
WESTERN TITLE as Trustee, for the benefit of SECURITY NATIONAL MORTGAGE COMPANY, A  
UTAH CORPORATION as Beneficiary, which said Deed of Trust was recorded 05/05/2000 in the  
Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0500 Page/Folio: 1470  
as Instrument No.: 0491447 wherein said Owner and Holder hereby substitutes VERDUGO TRUSTEE  
SERVICE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 638 THOROBRED AVENUE, GARDNERVILLE, NV 89410-0000

IN WITNESS WHEREOF, CITIMORTGAGE, INC. 5280 CORPORATE DRIVE, MC  
22-528-1020, FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE  
CORPORATION DEPT 1020/532705, P O BOX 9443, GAITHERSBURG, MD 20898-9443 as  
Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

CITIMORTGAGE, INC.  
On February 17th, 2006


By: \_\_\_\_\_  
MERHL GIBSON, Vice-President

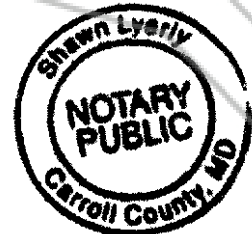


STATE OF Maryland  
COUNTY OF Carroll

On February 17th, 2006, before me, Shawn Lyerly, a Notary Public in and for Carroll in the State of Maryland, personally appeared MERHL GIBSON, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
Shawn Lyerly  
Notary Expires: 10/06/2008



VERDUGO TRUSTEE SERVICE CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

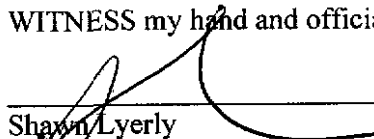
By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee  
On February 17th, 2006

  
KRISTINE CARE, VICE PRESIDENT

STATE OF Maryland  
COUNTY OF Carroll

On February 17th, 2006, before me, Shawn Lyerly, a Notary Public in and for Carroll in the State of Maryland, personally appeared KRISTIN E CARE , VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
Shawn Lyerly  
Notary Expires: 10/06/2008

