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OFFICIAL RECORD

Requested By:

VERDUGO TRUSTEE SERVICE

Assessor's/Tax ID No. 1220-15-410-073

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 3 Fee: 19.00
BK-0307 PG- 3738 RPTT: 0.00

When Recorded Return To:
RUSTY L. RAYNES
1455 ANNKIM CIR
GARDNERVILLE, NV 89460



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0771066359 "RAYNES" Lender ID:5618/1685030645 Douglas, Nevada

MERS #: 100245400021059758 VRU #: 1-888-679-6377

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 12/13/2002 , made by RUSTY L. RAYNES AND CHRISTINE A. RAYNES HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with FIRST AMERICAN TITLE COMPANY OF NEVADA, A NEVADA CORPORATION as Trustee, for the benefit of UNITED SECURITY FINANCIAL, A UTAH CORPORATION as Beneficiary, which said Deed of Trust was recorded 12/13/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 0561509 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 : 1455 ANNKIM CIRCLE, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On March 2nd, 2007.


By: 
MARYLYN C BROWN

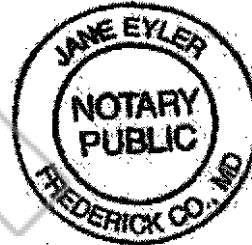


STATE OF Maryland
COUNTY OF Frederick

On March 2nd, 2007, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MARYLYN C BROWN who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,


JANE EYLER
Notary Expires: 11/01/2009



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.

*MTB*MTBCITM*02/20/2007 03:04:00 AM* CITM01CITM00000000000000002609002*
NVDOUGL* 0771066359 NVDOUGL_TRUST_SUB * SS3*ASCITM*



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee
On March 2nd, 2007




LACRAMIOARA DRAGHICI, VICE PRESIDENT

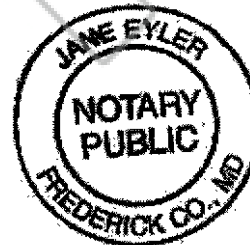
STATE OF Maryland
COUNTY OF Frederick

On March 2nd, 2007, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared LACRAMIOARA DRAGHICI, VICE PRESIDENT who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,



JANE EYLER
Notary Expires: 11/01/2009



*MTB*MTBCITM*02/20/2007 03:04:00 AM* CITM01CITM00000000000000002609002*
NVDOUGL* 0771066359 NVDOUGL_TRUST_SUB * SS3*ASCITM*