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Assessor's/Tax ID No. 1220-04-515-006

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: TINA L ANDERSON PO BOX 1962 MINDEN, NV 89423-1962 DOC # 0709899
09/25/2007 09:33 AM Deputy: GB
OFFICIAL RECORD
Requested By:
VERDUGO TRUSTEE SERVICE CORP

Douglas County - NV Werner Christen - Recorder

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19.00





SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0626310915 "ANDERSON" Lender ID:05009/1679016849 Douglas, Nevada

MERS #: 100025400002616572 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: 05/03/2001, made by NOEL R ANDERSON AND TINA L ANDERSON, HUSBAND AND WIFE as Trustor, with WESTERN TITLE COMPANY INC as Trustee, for the benefit of VIRTUALBANK as Beneficiary, which said Deed of Trust was recorded 05/08/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0501 Page/Folio: 2008 as Instrument No.: 0513743 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: 1360 TOIYABE AVENUE, 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;

*SVB*SVBCITM*09/13/2007 11:00:00 PM* CITM01CITM00000000000000002968897* NVDOUGL* 0626310915 NVDOUGL_TRUST_SUB * SS3*ASCITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On September 18th, 2007

By: // MARYLYN C BROW

Vice-President

STATE OF Maryland COUNTY OF Frederick

On September 18th, 2007, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MARYLYN C BROWN, 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

Jane Eyler Notary Public Frederick Co., MD

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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

*SVB*SVBCITM*09/13/2007 11:00:00 PM* CITM01CITM00000000000000002968897* NVDOUGL* 0626310915 NVDOUGL_TRUST_SUB * SS3*ASCITM*



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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On September 18th, 2007

KRISTIN E CARE, VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On September 18th, 2007, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared KRISTIN E CARE, 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

Jane Eyler Notary Public Frederick Co., MD

*SVB*SVBCITM*09/13/2007 11:00:00 PM* CITM01CITM00000000000000002968897* NVDOUGL* 0626310915 NVDOUGL_TRUST_SUB * SS3*ASCITM*



BK- 0907 PG- 5739 09/25/2007