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DOC # 0720964
04/07/2008 03:05 PM Deputy: DW
OFFICIAL RECORD
Requested By:
VERDUGO TRUSTEE SERVICE CORP

Assessor's/Tax ID No. 1220-22-210-120

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
FREDERICK ROY WINBERG
712 BOWLES LANE
GARDNERVILLE, NV 89410

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 19.00
BK-0408 PG- 1601 RPTT: 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE


Network Branch #:2800130200584 "WINBERG" Douglas, Nevada PIF: 03/18/2008
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED
FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

CITIFINANCIAL, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated:
01/31/2008 , made by FREDERICK R WINBERG AND KAREN S WINBERG, HUSBAND
AND WIFE AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP as Trustor, with 1ST
AMERICAN TITLE as Trustee, for the benefit of CITIFINANCIAL, INC. as Beneficiary, which
said Deed of Trust was recorded 02/07/2008 in the Office of the County Recorder of Douglas
State of Nevada, in Book/Reel/Liber: 0208 Page/Folio: 1364 as Instrument No.: 0717644
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 : 712 BOWLES LANE, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, CITIFINANCIAL, INC. 5280 CORPORATE DRIVE,
FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION
5280 CORPORATE DRIVE, , FREDERICK, MD 21703 as Substituted Trustee, have caused this
instrument to be executed, each in its respective interest;

CITIFINANCIAL, INC.
On April 2nd, 2008

By: 
MARYLYN C BROWN,
Vice-President



*MS7*MS7CITM*03/31/2008 11:11:00 PM* CITM02CITM000000000000000003388315*
NVDUGL* 2800130200584 NVDUGL_TRUST_SUB * PM2*PM2CITM*

STATE OF Maryland
COUNTY OF Carroll

On April 2nd, 2008, before me, SHAWN LYERLY, a Notary Public in and for Carroll in the State of Maryland, personally appeared MARYLYN C BROWN, 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 April 2nd, 2008

W.H.E.
WALTER H EICHELBERGER, VICE PRESIDENT

*MS7*MS7CITM*03/31/2008 11:11:00 PM* CITM02CITM000000000000000003388315*
NVDUGL* 2800130200584 NVDUGL_TRUST_SUB * PM2*PM2CITM*

STATE OF Maryland
COUNTY OF Carroll

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WITNESS my hand and official seal,


SHAWN LYERLY
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