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DOC # 0728487
08/15/2008 02:24 PM Deputy: PK

OFFICIAL RECORD

Requested By:

VERDUGO TRUSTEE SERVICE

CORPORATION

Douglas County - NV

Werner Christen - Recorder

Page: 1 Of 3 Fee: 19.00

BK-0808 PG- 2615 RPTT: 0.00



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



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

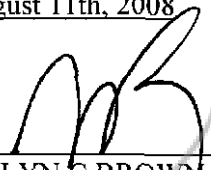
Network Branch #:2800130200642 "WINBERG" Douglas, Nevada PIF: 07/22/2008
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED
FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY
PERSON.

CITIFINANCIAL, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated:
03/18/2008 , made by FREDERICK R. WINBERG AND KAREN S. WINBERG, HUSBAND
AND WIFE AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP. as Trustor, with
FINITI TITLE, LLC as Trustee, for the benefit of CITIFINANCIAL, INC. as Beneficiary, which
said Deed of Trust was recorded 03/25/2008 in the Office of the County Recorder of Douglas
State of Nevada, in Book/Reel/Liber: 308 Page/Folio: 5791 as Instrument No.: 720234 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 August 11th, 2008

By: 
MARYLYN C BROWN,
Vice-President



*MEE*MEECITM*08/10/2008 10:10:00 PM* CITM02CITM00000000000000003674482*
NVDOUGL* 2800130200642 NVDOUGL_TRUST_SUB * SL1*SL1CITM*

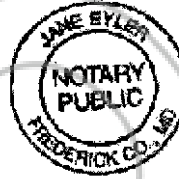
STATE OF Maryland
COUNTY OF Frederick

On this 11th day of August 2008, before me, the undersigned officer personally appeared MARYLYN C BROWN , who made acknowledgment on behalf of CITIFINANCIAL, INC., who acknowledges himself/herself to be the Vice-President of CITIFINANCIAL, INC., a corporation, and that he/she as such Vice-President, being authorized so to do, executed the foregoing instrument in their capacity for the purposes therein contained, by signing the name of the corporation by himself/herself as Vice-President .

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.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee
On August 11th, 2008



V. ROBIN RAU , VICE PRESIDENT


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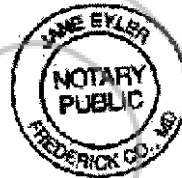
STATE OF Maryland
COUNTY OF Frederick

On this 11th day of August 2008, before me, the undersigned officer personally appeared V. ROBIN RAU, who made acknowledgment on behalf of VERDUGO TRUSTEE SERVICE CORPORATION, who acknowledges himself/herself to be the VICE PRESIDENT of VERDUGO TRUSTEE SERVICE CORPORATION, a corporation, and that he/she as such VICE PRESIDENT, being authorized so to do, executed the foregoing instrument in their capacity for the purposes therein contained, by signing the name of the corporation by himself/herself as VICE PRESIDENT.

WITNESS my hand and official seal,



JANE EYLER
Notary Expires: 11/01/2009



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