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OFFICIAL RECORD

Requested By:

VERDUGO TRUSTEE SERVICE

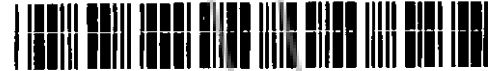
Assessor's/Tax ID No. 1420-28-811-041

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 3 Fee: 19.00
BK-1109 PG- 2125 RPTT: 0.00

When Recorded Return To:
KIRK W MCKOWN
FRANCI H MCKOWN
1328 STEPHANIE WAY
MINDEN, NV 89423-9067



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0630860939 "MCKOWN" Lender ID:03385/721355839 Douglas, Nevada

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO ABN AMRO MORTGAGE GROUP, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/20/2002 , made by KIRK W MCKOWN, HUSBAND AND WIFE AND FRANCI H MCKOWN, HUSBAND AND WIFE as Trustor, with STEWART TITLE OF DOUGLAS COUNTY, A NEVADA CORPORATION as Trustee, for the benefit of ABN AMRO MORTGAGE GROUP, INC. as Beneficiary, which said Deed of Trust was recorded 11/27/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1102 Page/Folio: 12165 as Instrument No.: 0559257 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 : 1328 STEPHANIE WAY WAY, MINDEN, NV 89423

IN WITNESS WHEREOF, CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO ABN AMRO MORTGAGE GROUP, 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;

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO ABN AMRO MORTGAGE GROUP, INC.

On October 30th, 2009

By: [Signature]
SALATCHI SOUPPAYA,
Vice-President



STATE OF Maryland
COUNTY OF Frederick

On this 30th day of October 2009, before me, the undersigned officer personally appeared SALATCHI SOUPPAYA , who made acknowledgment on behalf of CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO ABN AMRO MORTGAGE GROUP, INC., who acknowledges himself/herself to be the Vice-President of CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO ABN AMRO MORTGAGE GROUP, 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,

[Signature]
SHYRA DAVIS
Notary Expires: 03/14/2012



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.

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee
On October 30th, 2009




PATTI K MILLER, VICE PRESIDENT

STATE OF Maryland
COUNTY OF Frederick

On this 30th day of October 2009, before me, the undersigned officer personally appeared PATTI K MILLER, 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,



SHYRA DAVIS
Notary Expires: 03/14/2012

