

Assessor's/Tax ID No. 1420-28-110-009

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 3 Fee: 19.00
BK-0810 PG- 6527 RPTT: 0.00

✓ When Recorded Return To:
TERENCE D PHILBIN
KRISTIN K PHILBIN
1290 N SANTA BARBARA DR
MINDEN, NV 89423-7810



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:1120067626 "PHILBIN" Lender ID:05011/4003005047 Douglas,
Nevada

MERS #: 100020000225661291 VRU #: 1-888-679-6377

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is the Owner and Holder of
the Note secured by the Deed of Trust Dated: 03/10/2003 , made by TERENCE D PHILBIN
AND KRISTIN K PHILBIN, HUSBAND AND WIFE as Trustor, with FIRST AMERICAN
TITLE as Trustee, for the benefit of CENDANT MORTGAGE CORPORATION as Beneficiary,
which said Deed of Trust was recorded 03/25/2003 in the Office of the County Recorder of
Douglas State of Nevada, in Book/Reel/Liber: 0303 Page/Folio: 12140 as Instrument No.:
0571241 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 : 1290 NORTH SANTA BAR, MINDEN, NV 89423

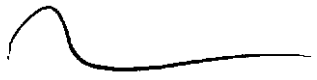
IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. 5280 CORPORATE DRIVE, MC 22-528-1020, FREDERICK, MD 21703 as owner and
VERDUGO TRUSTEE SERVICE CORPORATION DEPT 1020/532705, P O BOX 9443,
GAITHERSBURG, MD 20898-9443 as Substituted Trustee, have caused this instrument to be
executed, each in its respective interest;

*D1G*BLKCITM*08/18/2010 04:13:00 AM* CITM01CITM000000000000005270384* NVDOUGL*
1120067626 NVDOUGL_TRUST_SUB * HEY*HEYCITM*



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
On August 24th, 2010

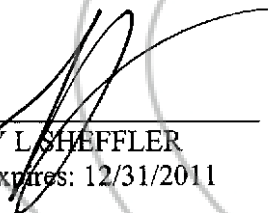
By: 
KENNETH C BALOGH,
Vice-President



STATE OF Maryland
COUNTY OF Frederick

On this 24th day of August 2010, before me, the undersigned officer personally appeared KENNETH C BALOGH, who made acknowledgment on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., who acknowledges himself/herself to be the Vice-President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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,

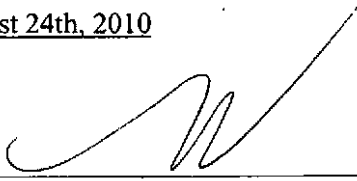

SHERRY L SHEFFLER
Notary Expires: 12/31/2011

**Sherry L. Sheffler
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 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 August 24th, 2010

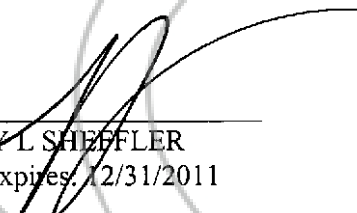


SALATCHI SOUPPAYA , VICE PRESIDENT

STATE OF Maryland
COUNTY OF Frederick

On this 24th day of August 2010, before me, the undersigned officer personally appeared SALATCHI SOUPPAYA, 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,



SHERRY L SHEFFLER
Notary Expires: 12/31/2011

**Sherry L. Sheffler
Notary Public
Frederick Co., MD**