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Assessor's/Tax ID No. 1220-10-811-015

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: LONNIE E FLETCHER JUDY L FLETCHER 1012 FAIRWAY DR GARDNERVILLE, NV 89460-8914 DOC # 0773443 11/05/2010 09:56 AM Deputy: P. OFFICIAL RECORD Requested By: VERDUGO TRUSTEE SERVICE

> Douglas County - NV Karen Ellison - Recorder

Page: 1 Of 3 Fee: RK-1110 PG-1641 RPTT:

19.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:1119933186 "FLETCHER" Lender ID:00146/1119933186 Douglas, Nevada

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

CITIMORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 08/16/2005, made by LONNIE E FLETCHER AND JUDY L FLETCHER HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP as Trustor, with RECON TRUST COMPANY, N.A. as Trustee, for the benefit of COUNTRYWIDE HOME LOANS, INC. A CORPORATION as Beneficiary, which said Deed of Trust was recorded 09/14/2005 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0905 Page/Folio: 4407 as Instrument No.: 0654973 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: 1012 FAIRWAY DR, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, CITIMORTGAGE, 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;

BK- 1110 PG- 1642 0773443 Page: 2 Of 3 11/05/2010

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

CITIMORTGAGE, INC. On October 27th, 2010

By:

KENNETH C BALOGH,

Vice-President

SEAL

STATE OF Maryland COUNTY OF Frederick

On this 27th day of October 2010, before me, the undersigned officer personally appeared KENNETH C BALOGH, who made acknowledgment on behalf of CITIMORTGAGE, INC., who acknowledges himself/herself to be the Vice-President of CITIMORTGAGE, 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,

SHAWN LYERLY

Notary Expires: 10/06/2012

Shawn Lyerly 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 October 27th, 2010

WALTER H EICHELBERGER, VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On this 27th day of October 2010, before me, the undersigned officer personally appeared WALTER H EICHELBERGER, 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,

SHAWN LYERLY

Notary Expires: 10/06/2012

Shawn Lyerly Notary Public Frederick Co., MD