Assessor's/Tax ID No. 1420-33-312-067

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: MARK S KRATZ 1319 WRANGLER CIR MINDEN, NV 89423-8872

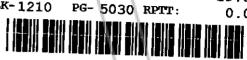
DOC 12/21/2010 02:07 PM Deputy: DW OFFICIAL RECORD Requested By: VERDUGO TRUSTEE SERVICE CORP

> Douglas County - NV Karen Ellison - Recorder

0f| 3 Fee:

BK-1210

19.00 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:1119752101 "KRATZ" Lender ID:05625/1712185391 Douglas, Nevada

MERS #: 100011511197521017 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: 08/14/2007, made by MARK S KRATZ, AN UNMARRIED MAN as Trustor, with FIRST AMERICAN TITLE INSURANCE CO as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 08/24/2007 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0807 Page/Folio: 6931 as Instrument No.: 0708091 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: 1319 WRANGLER CIR, 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:

*X*X4CITM*12/01/2010 08:40:00 PM* CITM01CITM00000000000005535708* NVDOUGL* 1119752101 NVDOUGL_TRUST_SUB * KB1*KB1CITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On December 14th, 2010

By: WALTER H EICHELBERGER.

Vice-President

STATE OF Maryland COUNTY OF Frederick

On this 14th day of December 2010, before me, the undersigned officer personally appeared WALTER H EICHELBERGER, 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,

SHAWNLYERLY

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 December 14th, 2010

DENNIS MYERS, VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On this 14th day of December 2010, before me, the undersigned officer personally appeared DENNIS MYERS, 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