

Assessor's/Tax ID No. 1220-21-710-242

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 Of 3 Fee: 19.00  
BK-0111 PG- 3190 RPIT: 0.00

✓ When Recorded Return To:  
MARY T ROSS  
677 JOETTE DR  
GARDNERVILLE, NV 89460-8436



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

CITIMORTGAGE, INC. #:1120036139 "ROSS" Lender ID:05011/4002457994 Douglas,  
Nevada

MERS #: 100020000198159430 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: 09/09/2002 , made by MARY T ROSS , AN  
UNMARRIED WOMAN AND WYATT PITTMAN NORVELL, AND UNMARRIED MAN AS  
JOINT TENANTS as Trustor, with FIRST AMERICAN TITLE as Trustee, for the benefit of  
PHH MORTGAGE SERVICES as Beneficiary, which said Deed of Trust was recorded  
09/18/2002 in the Office of the County Recorder of Douglas State of Nevada, in  
Book/Reel/Liber: 0902 Page/Folio: 05745 as Instrument No.: 0552422 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: 677 JOETTE DRIVE, GARDNERVILLE, NV 89410

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;

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
On January 4th, 2011

By: W [Signature]  
WALTER H EICHELBERGER,  
Vice-President



STATE OF Maryland  
COUNTY OF Frederick

On this 4th day of January 2011, 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,

[Signature]  
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

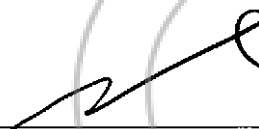
By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee  
On January 4th, 2011

  
\_\_\_\_\_  
DENNIS MYERS, VICE PRESIDENT

STATE OF Maryland  
COUNTY OF Frederick

On this 4th day of January 2011, 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**