10/

Assessor's/Tax ID No. 1318-10-412-012, 0000-05-160-220

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:
BEAT A KOCHER
ANNEMARIE KOCHER
PO BOX 1984
ZEPHYR COVE, NV 89448-0198

DOC # 0777175 01/20/2011 09:29 AM Deputy: SG OFFICIAL RECORD Requested By:

> Douglas County - NV Karen Ellison - Recorder

VERDUGO TRUSTEE SERVICE CORP

Page: 1 Of 3 Fee:

19.00





SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CUSTOM #:0329726202 "KOCHER" Lender ID:2128 Douglas, Nevada
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED
FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY
PERSON.

CITIBANK, N.A. AS SUCCESSOR IN INTEREST TO MERGER OF CITIBANK (WEST), F.S.B. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/07/2005, made by BEAT A KOCHER, WHO TOOK TITLE AS BEAT KOCHER AND ANNEMARIE KOCHER, WHO TOOK TITLE AS ANNE MARIE KOCHER, HUSBAND AND WIFE as Trustor, with FIRST AMERICAN TITLE INS. CO OF NEVADA as Trustee, for the benefit of CITIBANK (WEST), FSB as Beneficiary, which said Deed of Trust was recorded 09/21/2005 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0905 Page/Folio: 7970 as Instrument No.: 0655644 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: 252 SOUTH MARTIN DR, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, CITIBANK, N.A. AS SUCCESSOR IN INTEREST TO MERGER OF CITIBANK (WEST), F.S.B. 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

CITIBANK, N.A. AS SUCCESSOR IN INTEREST TO MERGER OF CITIBANK (WEST), F.S.B.

On January 11th, 2011

GINGER WEBBER,

Vice-President

STATE OF Maryland COUNTY OF Frederick

On this 11th day of January 2011, before me, the undersigned officer personally appeared GINGER WEBBER, who made acknowledgment on behalf of CITIBANK, N.A., who acknowledges himself/herself to be the Vice-President of CITIBANK, N.A., 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

Notary Public

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 11th, 2011

TERRI SHEFFLER, VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On this 11th day of January 2011, before me, the undersigned officer personally appeared TERRI SHEFFLER, 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

*SUH*SUHCITM*12/08/2010 10:34:00 AM* CITM04CITM0000000000000005546330* NVDOUGL* 0329726202 NVDOUGL TRUST SUB * RRA*RRACITM*