

OFFICIAL RECORD

Requested By:

VERDUGO TRUSTEE SERVICE
CORPORATION

Douglas County - NV

Karen Ellison - Recorder

Page: 1 Of 3 Fee: 19.00
BK-0911 PG- 2840 RPTT: 0.00

Assessor's/Tax ID No. 1420-33-312-064

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

✓ When Recorded Return To:
ROSALYN GINGRICH
1307 WRANGLER CIRCLE
MINDEN, NV 89423-8871



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:2004242527 "GINGRICH" 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: 03/21/2007 , made by ROSALYN E GINGRICH A SINGLE WOMAN AND STEVEN T
KREIDER A SINGLE MAN AS JOINT TENANTS as Trustor, with WESTERN TITLE
COMPANY, INC. as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 03/30/2007 in the Office
of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0307 Page/Folio: 10905
as Instrument No.: 0698308 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: 1307 WRANGLER CIRCLE, MINDEN, NV 89423

IN WITNESS WHEREOF, CITIMORTGAGE, INC. 14700 CITICORP DRIVE, MC
1020, HAGERSTOWN, MD 21742 as owner and VERDUGO TRUSTEE SERVICE
CORPORATION 14700 CITICORP DRIVE, HAGERSTOWN, MD 21742 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

CITIMORTGAGE, INC.
On September 6th, 2011

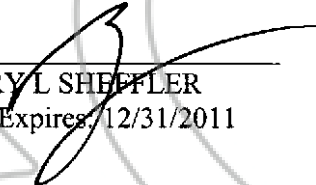
By: 
TERRI SHEFFLER,
Vice-President



STATE OF Maryland
COUNTY OF Washington

On this 6th day of September 2011, before me, the undersigned officer personally appeared TERRI SHEFFLER, 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.


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 September 6th, 2011

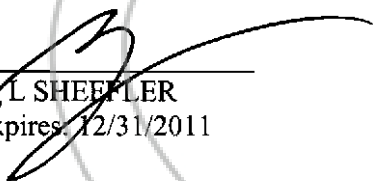


SHAWN LYERLY , VICE PRESIDENT

STATE OF Maryland
COUNTY OF Washington

On this 6th day of September 2011, before me, the undersigned officer personally appeared SHAWN LYERLY, 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**