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Assessor's/Tax ID No. 05-022-090

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: VERNON A CLARK ELAINE J CLARK PO BOX 3385 STATELINE, NV 89449-3385 DOC # 0791194 10/20/2011 10:07 AM Deputy: OFFICIAL RECORD

Requested By: VERDUGO TRUSTEE SERVICE

CORPORATION

Douglas County - NV

Karen Ellison - Recorder

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19.00 0.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0001803068 "CLARK" Lender ID:05518/1680204986 Douglas, Nevada

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

FIRST NATIONWIDE MORTGAGE CORPORATION DBA CAL FED LENDING is the Owner and Holder of the Note secured by the Deed of Trust Dated: 01/03/2002, made by VERNON A CLARK AND ELAINE J CLARK HUSBAND AND WIFE as Trustor, with LAWRENCE P. WASHINGTON as Trustee, for the benefit of FIRST NATIONWIDE MORTGAGE CORPORATION DBA CAL FED LENDING as Beneficiary, which said Deed of Trust was recorded 01/18/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0102 Page/Folio: 5572 as Instrument No.: 0532705 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: 171 MYRON DR, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, FIRST NATIONWIDE MORTGAGE CORPORATION DBA CAL FED LENDING 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;

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

FIRST NATIONWIDE MORTGAGE CORPORATION DBA CAL FED LENDING

On October 11th, 2011

TERRI SHEFFLER.

Vice-President

STATE OF Maryland COUNTY OF Washington

On this 11th day of October 2011, before me, the undersigned officer personally appeared TERRI SHEFFLER, who made acknowledgment on behalf of FIRST NATIONWIDE MORTGAGE CORPORATION DBA CAL FED LENDING, who acknowledges himself/herself to be the Vice-President of FIRST NATIONWIDE MORTGAGE CORPORATION DBA CAL FED LENDING, 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.

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee On October 11th, 2011

WALTER H EICHELBERGER , VICE PRESIDENT

STATE OF Maryland COUNTY OF Washington

On this 11th day of October 2011, 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,

SHERRY L SHEP LER Notary Expires: 1/2/31/2011 Sherry L. Sheffler Notary Public Frederick Co., MD