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DOC # 0800410
04/06/2012 03:05 PM Deputy: SD
OFFICIAL RECORD
Requested By:
NATIONWIDE TITLE CLEARING

Assessor's/Tax ID No. 131823217011

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 3 Fee: 19.00
BK-0412 PG- 1890 RPTT: 0.00

When Recorded Return To:
WILLIAM JARM
SUSAN G JARM
2131 FOXSWALLOW RD
PLEASANTON, CA 94566-5550



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:1121170718 "JARM" Lender ID:03406/600606627 Douglas,
Nevada

MERS #: 100011511211707188 SIS #: 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: 04/06/2010 , made by WILLIAM JARM AND
SUSAN G. JARM, HUSBAND AND WIFE, JOINT TENANTS as Trustor, with VERDUGO
TRUSTEE SERVICE CORPORATION as Trustee, for the benefit of MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS, INC as Beneficiary, which said Deed of Trust was
recorded 06/02/2010 in the Office of the County Recorder of Douglas State of Nevada, in
Book/Reel/Liber: 610 Page/Folio: 651 as Instrument No.: 764745 wherein said Owner and Holder
hereby substitutes NATIONWIDE TITLE CLEARING, INC. as Trustee in lieu of the
above-named Trustee under said Deed of Trust.

Property Address: 178 TAHOMA CIRCLE, ZEPHYR COVE, NV 89448

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. 14700 CITICORP DRIVE, MC: 1020, HAGERSTOWN, MD 21742 as owner and
NATIONWIDE TITLE CLEARING, INC. TRUSTEE PROCESSING, 2100 ALT 19 N., PALM
HARBOR, FL 34683 as Substituted Trustee, have caused this instrument to be executed, each in
its respective interest;

*D1G*BLKCITM*03/14/2012 04:13:00 AM* CITM01CITM00000000000000006372992* NVDOUGL*
1121170718 NVDOUGL_TRUST_SUB *TS*TS7CITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
On March 22nd, 2012


By: 
DENNIS MYERS, Assistant
Secretary

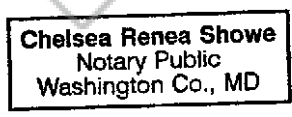


STATE OF Maryland
COUNTY OF Washington

On this 22nd day of March 2012, before me, the undersigned officer personally appeared DENNIS MYERS , who made acknowledgment on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., who acknowledges himself/herself to be the Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a corporation, and that he/she as such Assistant Secretary, 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 Assistant Secretary .

WITNESS my hand and official seal,


CHELSEA RENEA SHOWE
Notary Expires: 10/03/2015



(This area for notarial seal)

NATIONWIDE TITLE CLEARING, INC. 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 NATIONWIDE TITLE CLEARING, INC. as Trustee
On 03-27-2012

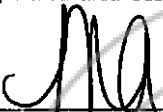


DEBRA GOYER, VICE PRESIDENT

STATE OF Florida
COUNTY OF Pinellas

The foregoing instrument was acknowledged before me on 03/27/2012, by Debra Goyer as Vice President for Nationwide Title Clearing, Inc., who, as such Vice President being authorized to do so, executed the foregoing instrument for the purposes therein contained. She is personally known to me.

WITNESS my hand and official seal,



MIRANDA AVILA, NOTARY PUBLIC
Notary Expires: 08/22/2014 #EE019063



(This area for notarial seal)