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Doc Number: **0813059**

11/19/2012 10:16 AM

OFFICIAL RECORDS

Requested By:
VERDUGO TRUSTEE SERVICE CORP

Assessor's/Tax ID No. 1121-35-001-025

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

DOUGLAS COUNTY RECORDERS
Karen Ellison - Recorder

When Recorded Return To:
PATRICK J GALLAGHER
✓ **JOY L GALLAGHER**
2988 PINE VALLEY RD
GARDNERVILLE, NV 89410-5500

Page: 1 Of 3 Fee: \$ 19.00
Bk: 1112 Pg: 5033



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:1122788944 "GALLAGHER" Lender ID:03407/699143225

Douglas, Nevada

MERS #: 100011511227889442 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: 12/21/2011 , made by PATRICK J. GALLAGHER AND JOY L. GALLAGHER , HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP as Trustor, with CITIMORTGAGE, INC. as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, which said Deed of Trust was recorded 01/11/2012 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 112 Page/Folio: 1742 as Instrument No.: 798641 wherein said Owner and Holder hereby substitutes CITIBANK, N.A. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 2988 PINE VALLEY ROAD, GARDNERVILLE, NV 89410-5500

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026, FLINT, MI 48501-2026 as owner and CITIBANK, N.A. 14700 CITICORP DRIVE, HAGERSTOWN, MD 21742 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

*D1G*BLKCITM*10/31/2012 04:21:00 AM* CITM01CITM000000000000006885767* NVDOUGL* 1122788944 NVDOUGL_TRUST_SUB * TS7*TS7CITM*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
On November 6th, 2012

By: Walter H Eichelberger
WALTER H EICHELBERGER,
Assistant Secretary

STATE OF Maryland
COUNTY OF Washington

On this 6th day of November 2012, 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 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 for the purposes therein contained, by signing the name of the corporation by himself/herself as Assistant Secretary.

WITNESS my hand and official seal,

Catherine M. Mullendore

CATHERINE M. MULLENDORE
Notary Expires: 08/03/2016

Catherine M. Mullendore
Notary Public
Washington Co., MD

(This area for notarial seal)

CITIBANK, N.A. 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 CITIBANK, N.A. as Trustee
On November 6th, 2012

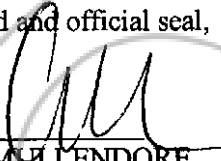


PATRICIA DEAN , DOCUMENT CONTROL OFFICER

STATE OF Maryland
COUNTY OF Washington

On this 6th day of November 2012, before me, the undersigned officer personally appeared PATRICIA DEAN, who made acknowledgment on behalf of CITIBANK, N.A., who acknowledges himself/herself to be the DOCUMENT CONTROL OFFICER of CITIBANK, N.A., a corporation, and that he/she as such DOCUMENT CONTROL OFFICER, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as DOCUMENT CONTROL OFFICER .

WITNESS my hand and official seal,



CATHERINE M. MULLENDORE
Notary Expires: 08/03/2016

Catherine M. Mullendore
Notary Public
Washington Co., MD

(This area for notarial seal)