

Assessor's/Tax ID No. 1420-28-311-057

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:  
CHRISTOPHER T MCCARTHY  
KATHLEEN P MCCARTHY  
24003 ARROYO PARK DR UNIT 79  
VALENCIA, CA 91355-3738



KAREN ELLISON, RECORDER



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

CITIMORTGAGE, INC. #:0770345987 "MCCARTHY SR" Lender ID:00101/0770345987  
Douglas, Nevada  
**MERS #: 100053030006779517 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 present Beneficiary of that certain Deed of Trust Dated: 11/01/2004, made by CHRISTOPHER T MCCARTHY SR AND KATHLEEN P MCCARTHY, HUSBAND AND WIFE as Trustor, with STEWART TITLE as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Original Beneficiary, which said Deed of Trust was recorded 11/10/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1104 Page/Folio: 04821 as Instrument No. 0628925 wherein said present Beneficiary hereby substitutes CITIBANK, N.A. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 2831 LA CRESTA CIRCLE, MINDEN, NV 89423

IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026, FLINT, MI 48501-2026 as present Beneficiary 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;

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

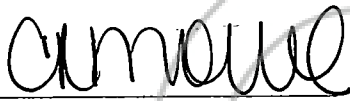
On October 28th, 2014

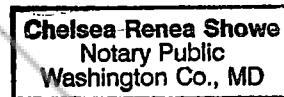
By:   
KENNETH C BALOGH, Assistant  
Secretary

STATE OF Maryland  
COUNTY OF Washington

On this 28th day of October 2014, before me, the undersigned officer personally appeared KENNETH C BALOGH, 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,

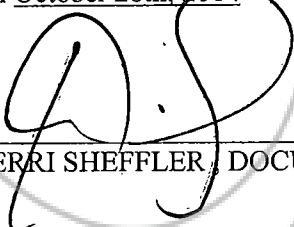
  
CHELSEA RENEA SHOWE  
Notary Expires: 10/03/2015



(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 present Beneficiary 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.

By CITIBANK, N.A. as Trustee  
On October 28th, 2014

  
TERRI SHEFFLER, DOCUMENT CONTROL OFFICER

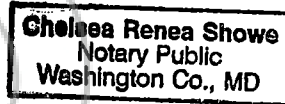
STATE OF Maryland  
COUNTY OF Washington

On this 28th day of October 2014, before me, the undersigned officer personally appeared TERRI SHEFFLER, 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,



CHELSEA RENEA SHOWE  
Notary Expires: 10/03/2015



Chelsea Renea Showe  
Notary Public  
Washington Co., MD

(This area for notarial seal)