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Assessor's/Tax ID No. 1320-36-001-009

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION



00043657201608883780030039

KAREN ELLISON, RECORDER

When Recorded Return To:  
✓ TIMOTHY GHAN  
1510 SALTBUSH CT  
GARDNERVILLE, NV 89410



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**


CITIMORTGAGE, INC. #:0770925417 "GHAN" Lender ID:101 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 present Beneficiary of that certain Deed of Trust Dated:  
03/23/2006 , made by TIMOTHY SCOTT GHAN SETA B GHAN HUSBAND AND WIFE AS  
JOINT TENANTS as Trustor, with TICOR TITLE OF NEVADA, INC. as Trustee, for the benefit  
of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as Original Beneficiary,  
which said Deed of Trust was recorded 03/31/2006 in the Office of the County Recorder of  
Douglas State of Nevada, in Book/Reel/Liber: 0306 Page/Folio: 13688 as Instrument No.:  
0671703 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: 1510 SALTBUSH CT, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, CITIMORTGAGE, INC. 14700 CITICORP DRIVE, MC  
1020, HAGERSTOWN, MD 21742 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;

CITIMORTGAGE, INC.  
On September 22nd, 2016

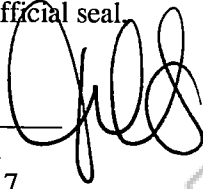
By:   
SHAWN LYERLY, VICE PRESIDENT

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland  
COUNTY OF Washington

On this 22nd day of September 2016, before me, the undersigned officer personally appeared SHAWN LYERLY , 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 for the purposes therein contained, by signing the name of the corporation by himself/herself as VICE PRESIDENT .

WITNESS my hand and official seal.



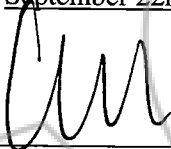
\_\_\_\_\_  
JESSICA L. SCHROYER  
Notary Expires: 02/22/2017

Jessica L. Schroyer  
Notary Public  
Washington Co., MD  
My Commission Expires Feb. 22, 2017

(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 September 22nd, 2016

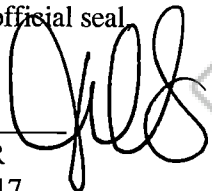


\_\_\_\_\_  
CATHERINE M. MULLENDORE , DOCUMENT CONTROL OFFICER

STATE OF Maryland  
COUNTY OF Washington

On this 22nd day of September 2016, before me, the undersigned officer personally appeared CATHERINE M. MULLENDORE, 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.

  
\_\_\_\_\_  
JESSICA L. SCHROYER  
Notary Expires: 02/22/2017

Jessica L. Schroyer  
Notary Public  
Washington Co., MD  
My Commission Expires Feb. 22, 2017

(This area for notarial seal)