120853

Assessors/Tax ID No. 03-131-21

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

B.R. ELKINS PO BOX 703 CALIENTE, NV 89008-0703 FILED FOR RECORDING AT THE REQUEST OF

Verdugo Irustee 2003 SEP 3 PM 2 12

LINCOLY COURTY BY COMDED FEE 1300

0626042667

SUBSTITITION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0626042637 *ELKINS* Lender ID:209/1668407808 Lincoln, Navada

CITIMORTGAGE, INC. F/N/A CITICORP MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 10/07/1997, made by B.R. ELKINS AND, MELINIE ELKINS, HUSBAND AND WIFE as Trustor, with FIRST AMERICAN TITLE as Trustee, for the benefit of NORTH AMERICAN MORTGAGE COMPANY as Beneficiary, which said Deed of Trust was recorded 10/14/1997 in the Office of the County Recorder of Lincoln State of Nevada, in Book/Reel/Liber: 130 Page/Folio: 536 as Instrument No.: 109824 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. Trustee under said Deed of Trust.

Property Address: 750 HOLT AVENUE, CALIENTE, NV 89008

IN WITNESS WHERECF, CITIMORTGAGE, INC. FINA CITICORP MORTGAGE, INC. 5280 CORPORATE DRIVE, MC 22-528-1020, FREDERICK, MD 21703 as owner and VERDUGO TRUSTEE SERVICE CORPORATION DEPT 1020/532705, P O BOX 9443, GAITHERSBURG, MD 20898-9443 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC On May 27th, 2003

By: 1-MICHAEL J. NOLAN, Vice-President

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

STATE OF Maryland COUNTY OF Frederick

On May 27th, 2003, before me, Randy N. Langdon, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MICHAEL J. NOLAN, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, 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 the officer designated therein. In witness whereof the enumbers of my hand and official seal,

WITNESS my hand and official seal,

RANDY N. LANGDON Notary Expires: 04/07/2007

NOTARY PUBLIC

(This area for notarial seal)

VERDUGO TRUSTEE SERVICE CORPORATED DEPENDENCEPTS said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the provisions of said Deed of Trust does hereby reconvey without warranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee

On May 27th, 2003

J. PHILIP MCALEAVY, VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On May 27th, 2003, before me, Randy N. Langdon, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared J. PHILIP MCALEAVY, VICE PRESIDENT who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, 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 the officer designated therein in witness whereof i hereunto set my hand and official seal.

WITNESS my hand and official seal,

RANDY N. LANGDON Notary Expires: 04/07/2007



(This area for notarial seal)