Assessor's/Tax ID No. 003-141-08

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To: KURT DAVIS PO BOX 595 CALIENTE, NV 89008-0595 Verdugo Trustee Service

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

CITIMORTGAGE, INC. #:0626046445 "DAVIS" Lender ID:209/1666341314 Lincoln, Nevada CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC. is the Owner and Holder of the Note secured by the Deed of Trust Dated: 09/18/1997, made by KURT DAVIS AND, ELIZABETH A. DAVIS, HUSBAND AND WIFE as Trustor, with FIRST AMERICAN TITLE CO. OF NV as Trustee, for the benefit of NORTH AMERICAN MORTGAGE COMPANY as Beneficiary, which said Deed of Trust was recorded 09/30/1997 in the Office of the County Recorder of Lincoln State of Nevada, in Book/Reel/Liber: 130 Page/Folio: 420 as Instrument No.: 109764 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.

Property Address: 781 LINCOLN STREET, CALIENTE, NV 89008

IN WITNESS WHEREOF, CITIMORTGAGE, INC. F/K/A 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 April 27th, 2004

MERHL GIBSON, Vice-President



*RWA*R/VACITM*04/26/2004 02:11:00 PM* CITM01CITM(I00000000000000B15179* NVLINCO* 0626046445 NVSTATE_TRUST_SUB **ASCITM*

STATE OF Maryland COUNTY OF Frederick

On April 27th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, 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,

JANE EYLER

Notary Expires: 11/01/2005



VERDUGO TRUSTEE SERVICE CORPORATION 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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By VERDUGO TRUSTEE SERVICE CORPORATION as Trustee

On April 27th, 2004

J. PLALYP MCALEAVY, VICE PRESIDENT

*RWA-RWACITM*04/26/2004 02:11:00 PM* CITM01CITM0000000000000000815179* NVLINCO* 0626046445 NVSTATE_TRUST_SUB **ASCITM*

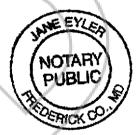
STATE OF Maryland COUNTY OF Frederick

On April 27th, 2004, before me, Jane Eyler, 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,

JANE EYLER

Notary Expires: 11/01/2005



*RWA*RWACITM*04/26/2004 02:11:00 PM* CITM01CITM(0000000000000015179* NVLINCO* 0626046445 NVSTATE_TRUST_SUB **ASCITM*