

WHEN RECORDED MAIL TO:

GMAC MORTGAGE CORPORATION
P.O. BOX 780
WATERLOO, IA 50704
319-236-5594



SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

SPACE ABOVE THIS LINE FOR RECORDER'S USE LOAN NUMBER 305122962 - Duplicate

NOTICE IS HEREBY GIVEN: That the Owner and Holder desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute GMAC MORTGAGE CORPORATION

STEWART TITLE was the original Trustee in the Deed of Trust hereinafter described:
TRUSTOR: ROY STEPHENSON ELIZABETH STEPHENSON

BENEFICIARY: NEW AMERICA FINANCIAL, INC
CURRENT BENEFICIARY:

GMAC Mortgage Corporation

Deed of Trust dated 01/03/1996 recorded in Book 0196, Page 1594, Instrument No. 378638
(Rerecorded on / / in Book , Page ,
Instrument No.), of Official Records in the Office of the Recorder of
DOUGLAS County, State of NEVADA, on 01/10/1996.
GMAC MORTGAGE CORPORATION

hereby accepts said appointment as Trustee under the above Deed of Trust, and As Successor Trustee, and 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 the estates now held by it under said Deed of Trust.

IN WITNESS WHEREOF the Owner and Holder and
GMAC MORTGAGE CORPORATION

as Successor Trustee,
has caused this instrument to be executed, each in its respective interest.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated:
FEBRUARY 10TH, 1998

Successor Trustee
GMAC MORTGAGE CORPORATION

GMAC Mortgage Corporation

SEAL

Patrick T. Molony
Patrick T. Molony
Assistant Vice President

Patrick T. Molony
Patrick T. Molony
Assistant Vice President
Beth Kirkevold
Beth Kirkevold
Assistant Vice President

STATE OF IOWA)
) ss
COUNTY OF Black Hawk)

On FEBRUARY 10TH, 1998, before me, a Notary Public in and for the County of Black Hawk, State of IOWA, personally appeared Patrick T. Molony and Beth Kirkevold known to be the Assistant Vice President and Assistant Vice President

of said Corporation; that the Seal affixed to said instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation by authority of its Borard of Directors, and they acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed. IN WITNESS WHEREOF, I have hereunto signed my name the day and year last written.

Charlotte N. Jenkins
Charlotte N. Jenkins
Notary Public in and for said County and State
My Commission expires: 07/11/2000

Prepared by Linda Anders
GMAC MORTGAGE CORPORATION
3451 HAMMOND AVENUE
WATERLOO, IA 50704

SEAL 0433117

BK 0298 PG 3876

COPY

REQUESTED BY
GMAC Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 FEB 23 AM 11:28

0433117

BK0298PG3877

LINDA SLATER
RECORDER
\$ 11.00 PAID K2 DEPUTY