

AND WHEN RECORDED MAIL TO:
GMAC MORTGAGE CORPORATION
3451 HAMMOND AVENUE
P.O. BOX 780
WATERLOO, IA 50704



SPACE ABOVE THIS LINE FOR RECORDER'S USE
LOAN NUMBER 305348484 SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

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 OF DOUGLAS COUNTY was the original Trustee in the Deed of

Trust hereinafter described: TRUSTOR: JOHN A RITCH

LAURA B RITCH

BENEFICIARY:

WESTERN SUNRISE MORTGAGE CO

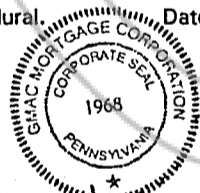
Recorded in Book 0194, Page 4658, Inst 328383, of
Official Records in the Office of the Recorder of DOUGLAS County, State of
NEVADA, on 01/24/1994. Rerecorded on / / , in Book
Page , Inst.

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 the JUNE 18TH, 1998

BENEFICIARY and
SUBSTITUTED
TRUSTEE



GMAC Mortgage Corporation

Michaela M. Waschkat

Michaela M. Waschkat
Assistant Vice President

STATE OF IOWA

Roberta Pettengill

Roberta Pettengill
Assistant Vice President

COUNTY OF Black Hawk
On JUNE 18TH, 1998, before me, a Notary Public in and for the County of Black Hawk

State of IOWA, personally appeared

Michaela M. Waschkat

and

Roberta Pettengill

known to be the

Assistant Vice President

and

Assistant Vice President

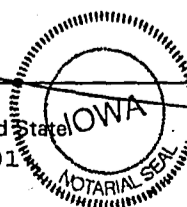
of said Corporation; that the Seal affixed to said

instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation by authority of its Board 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.

Chad E. Walgren

Chad E. Walgren
Notary Public in and for said County and State of IOWA
My Commission expires: 03/11/2001



Prepared by: Gail Hintz

GMAC MORTGAGE CORPORATION
3451 HAMMOND AVENUE
WATERLOO, IA 50704

0443137

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SOT_REC

COPY

REQUESTED BY
Gmac mts Corp
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'98 JUN 29 P12:06

LINDA SLATER
RECORDER

\$ 11.00 PAID ka DEPUTY

0443137

BK0698PG6628