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RECORDING REQUESTED BY:

GMAC MORTGAGE CORPORATION
P. O. BOX 85071
SAN DIEGO, CA 92186-5293

WHEN RECORDED RETURN TO:

✓ **ALLEN F LAUER**
ARLENE E LAUER
3690 TOPAZ RANCH ROAD
WELLINGTON, NV 89444

Loan No. **0008048571**

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, **August 17, 1998**, by and between **GMAC Mortgage Corporation** ("Successor Trustee"), and **WELLS FARGO BANK, N.A.**, ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated **7/8/96** and executed by **ALLEN F LAUER AND ARLENE E LAUER, HUSBAND AND WIFE**, as trustor, to **STEWART TITLE OF DOUGHLAS COUNTY**, as trustee ("Original Trustee"), for the benefit of **HARBOURTON MORTGAGE CO.,L.P.** ("Original Beneficiary"), which Deed of Trust was recorded on **7/15/96** in the Office of the Recorder of the County of **DOUGLAS**, State of Nevada, as Serial No. **392030** in Book(Reel) **0796** at Page(Image) --- ,

WHEREAS, Successor Beneficiary is the Original Beneficiary or successor in interest to Original Beneficiary;

WHEREAS, Successor Beneficiary desires to appoint Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust, and to request Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to Original Trustee by the Deed of Trust;

NOW, THEREFORE, Successor Trustee and Successor Beneficiary agree as follows:

1. Successor Beneficiary, appoints Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust.
2. Successor Trustee does hereby quitclaim and reconvey unto the person or persons legally entitled thereto, without any warranty, all of the right, title and interest granted to Original Trustee by the Deed of Trust in the real property described therein, reference being hereby specifically made to the Deed of Trust and record thereof for a particular description of said real property. This reconveyance is executed at the request of Successor Beneficiary.

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IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above.

GMAC MORTGAGE CORPORATION
("Successor Trustee")

WELLS FARGO BANK, N.A.
("Successor Beneficiary")

By: *Carrie L. Carlson*
CARRIE L. CARLSON
ASSISTANT SECRETARY

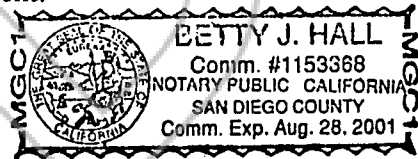
By: *Carrie L. Carlson*
CARRIE L. CARLSON
OPERATIONS OFFICER

STATE OF CALIFORNIA
County of San Diego

On August 17, 1998, before me, BETTY HALL, personally appeared CARRIE L. CARLSON, ASSISTANT SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal.

Betty J. Hall
Notary's Signature



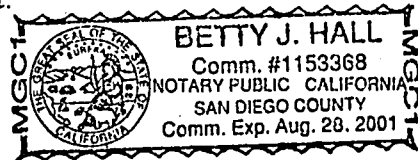
(Notary's Seal)

STATE OF CALIFORNIA
County of San Diego

On August 17, 1998, before me, BETTY HALL, personally appeared CARRIE L. CARLSON, OPERATIONS OFFICER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal.

Betty J. Hall
Notary's Signature



(Notary's Seal)

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COPY

REQUESTED BY
GmAC mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
\$12⁰⁰ PAID ka DEPUTY