RECORDING REQUESTED BY:

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

WHEN RECORDED RETURN TO:

VINCENT FRONTINO SR

1305 S RIVER VIEW DR GARDNERVILLE, NV 89410

Loan No. 0010721256

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, October 27, 1998, by and between GMAC Mortgage Corporation ("Successor Trustee"), and GMAC Mortgage Corporation, ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated 7/17/96 and executed by VINCENT G. FRONTINO, SR., AN UNMARRIED MAN, as trustor, to FIRST AMERICAN TITLE OF NEVADA, as trustee ("Original Trustee"), for the benefit of North American Mortgage Company ("Original Beneficiary"), which Deed of Trust was recorded on 7/24/96 in the Office of the Recorder of the County of DOUGLAS, State of Nevada, as Serial No. 392716 in Book(Reel) 0796 at Page(Image) 3891;

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.

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")

ASSISTANT SECRETARY

GMAC Mortgage Corporation ("Successor Beneficiary")

OPERATIONS OFFICER

STATE OF CALIFORNIA County of San Diego

On October 27, 1998, before me, Betty J. Hall, personally appeared CARRIE L. CARLSON, ASSISTANT SECRETARY, personally known to me (or proved of me on the basis of satisfactory edvidence) 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.

(Notary's Seal)

BETTY J. HALL Comm. #1153368

OTARY PUBLIC CALIFORNIA
SAN DIEGO COUNTY SAN DIEGO COUNTY Comm Exp. Aug. 28, 2001

STATE OF CALIFORNIA County of San Diego

On October 27, 1998, before me, Betty J. Hall, personally appeared CARRIE L. CARLSON, OPERATIONS OFFICER, personally known to me (or proved ot me on the basis of satisfactory edvidence) 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.

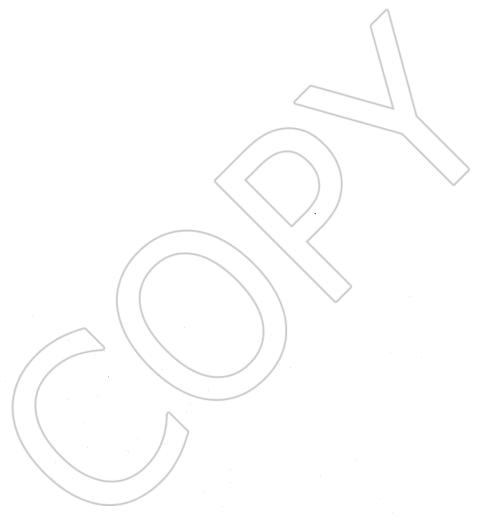
Notary's Signature

SAN DIEGO COUNTY Comm Exp. Aug. 28. 2001

BETTY J. HAL

Comm. #1153368 ARY PUBLIC CALIFORNIA

(Notary's Seal)



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