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RECORDING REQUESTED BY:

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

WHEN RECORDED RETURN TO:

**ROBERT G KUSE**  
**ANNETTE G KUSE**  
1585 LINDSAY LN  
MINDEN, NV 89423

Loan No. 0009750209

**SUBSTITUTION OF TRUSTEE AND RECONVEYANCE**

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, **December 14, 1998**, by and between **GMAC Mortgage Corporation** ("Successor Trustee"), and **Bankers Trust Company**, as Trustee by Residential Funding Corporation, ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated **8/14/95** and executed by **ROBERT GERALD KUSE AND ANNETTE GERALDINE KUSE, HUSBAND AND WIFE**, as trustor, to **MARIN CONVEYANCING CORPORATION**, as trustee ("Original Trustee"), for the benefit of **Headlands Mortgage Company** ("Original Beneficiary"), which Deed of Trust was recorded on **8/31/95** in the Office of the Recorder of the County of **DOUGLAS**, State of Nevada, as Serial No. **369633** in Book(Reel) **0895** at Page(Image) **5630** ;

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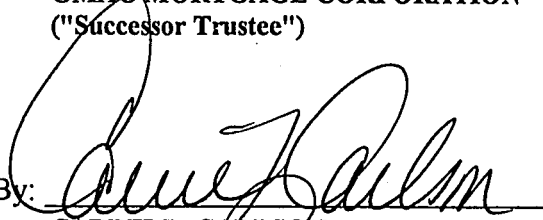
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IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above.

**GMAC MORTGAGE CORPORATION**  
("Successor Trustee")

**Bankers Trust Company, as Trustee by Residential Funding Corporation**  
("Successor Beneficiary")

**ITS ATTORNEY IN FACT**

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

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

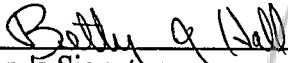
STATE OF CALIFORNIA  
County of San Diego

On **December 14, 1998**, before me, Betty J. 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.



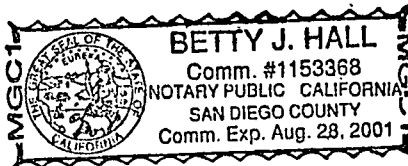
(Notary's Seal)

  
Notary's Signature


STATE OF CALIFORNIA  
County of San Diego

On **December 14, 1998**, before me, Betty J. 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.



(Notary's Seal)

  
Notary's Signature

0458070

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COPY

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

'99 JAN -6 A11 :22

0458070  
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LINDA SLATER  
RECORDER  
\$ 12.00 PAID ka DEPUTY