

✓ 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 221009533 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 f/k/a GMAC
Mortgage Corporation of PA

GMAC MORTGAGE SERVICE COMPANY OF CALIFORNIA was the original Trustee in the Deed of Trust hereinafter described: TRUSTOR: STEVEN D GRAY
PAMELA K GRAY

BENEFICIARY:

GMAC MORTGAGE CORPORATION OF PA

Recorded in Book 893, Page 6134, Inst 316939, of Official Records in the Office of the Recorder of DOUGLAS County, State of NEVADA, on 08/31/1993. Rerecorded on / / in Book , Page , Inst. .

GMAC Mortgage Corporation f/k/a GMAC
Mortgage Corporation of PA

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 f/k/a GMAC
Mortgage Corporation of PA

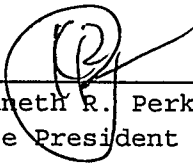
as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

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

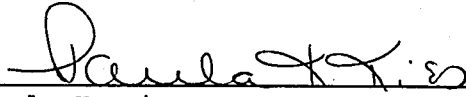
Dated the FEBRUARY 6TH, 1999

BENEFICIARY and
SUBSTITUTED
TRUSTEE

GMAC Mortgage Corporation f/k/a GMAC
Mortgage Corporation of PA


Kenneth R. Perkins
Vice President
STATE OF IOWA




Paula K. Kies
Assistant Secretary

COUNTY OF Black Hawk

On FEBRUARY 6TH, 1999, before me, a Notary Public in and for the County of Black Hawk

State of IOWA, personally appeared

Kenneth R. Perkins

and

Paula K. Kies

known to be the

Vice President

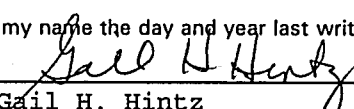
and

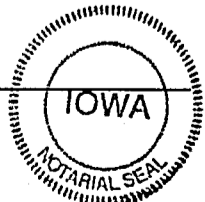
Assistant Secretary

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.


Gail H. Hintz
Notary Public in and for said County and State
My Commission expires: 07/11/2000



Prepared by: Christian Marcussen
GMAC MORTGAGE CORPORATION
3451 HAMMOND AVENUE
WATERLOO, IA 50704

0461328
BK0299PG3397

SOT_REC

COPY

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

'99 FEB 17 AIO:27

LINDA SLATER
RECORDER
5/16 PAID *K2* DEPUTY

0461328

BK0299PG3398