RECORDING REQUESTED BY:

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GMAC MORTGAGE CORPORATION ATTN: RECONVEYANCE DEPT 401 W. 24th Street National City, CA 91950

WHEN RECORDED RETURN TO:

FRANKLIN J HINEMAN NEVALYN K HINEMAN 630 LONG VLY ROA GARDNERVILLE, NV 89410

Loan No. 010341352

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, May 17, 1999, 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 March 20, 1997 and executed by FRANKLIN JAMES HINEMAN AND NEVALYN KAY HINEMAN, HUSBAND AND WIFE, as trustor, to STEWART TITLE OF DOUGLAS COUNTY, as trustee ("Original Trustee"), for the benefit of HARBOURTON MORTGAGE CO., L.P. ("Original Beneficiary"), which Deed of Trust was recorded on March 27, 1997 in the Office of the Recorder of the County of DOUGLAS, State of Nevada, as Serial No. 0409315 in Book(Reel) 0397 at Page(Image) 4409;

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")

Kathy R. Fox Vice President WELLS FARGO BANK, N.A. ("Successor Beneficiary")

Kathy R. Fox Vice President

STATE OF CALIFORNIA County of San Diego

On May 17, 1999, before me, Betty J. Hall, personally appeared Kathy R. Fox, Vice President, 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 he/she executed the same in his/her authorized capacity, and that by his/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

BETTY J. HALL
Comm. #1153368
NOTARY PUBLIC CALIFORNIA
SAN DIEGO COUNTY
Comm. Exp. Aug. 28, 2001

(Notary's Seal)

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STATE OF CALIFORNIA County of San Diego

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Notary's Signature

BETTY J. HALL Comm. #1153368
Comm. #1153368
SAN DIEGO COUNTY
Comm. Exp. Aug. 28, 2001

(Notary's Seal)

GMACM+5
IN OFFICIAL RECORDS OF
DOUGLAS CO.. NEVADA

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RECORDER
PAID KO DEPUTY