Recording Requested By:

GMAC MORTGAGE CORPORATION 3451 Hammond Avenue Waterloo, IA 50702

WHEN RECORDED RETURN TO:

FRANK DURHAM

PO BOX 29 GENOA, NV 89411

Loan No. 450148135

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas FRANK DURHAM was the original Trustor under that certain Deed of Trust recorded on June 2, 1995 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 363375, in Book 0695, Page 0345. With respect to Real Property located in said county, Assessor's Identification number 1708302.

Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of Trust in place instead of original trustee, now therefore, the undersigned hereby substitute himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

Dated: July 1, 1999

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

Sheryl McNally

Assistant Vice President

STATE OF IOWA County of Black Hawk

On July 1, 1999, before me, Carol J. Chapman, personally appeared Sheryl McNally, Assistant Vice President, 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 Signature

Carol J. Chapman

12-08-2000

CAROL J. CHAPMAN
MY COMMISSION EXPIRES
DECEMBER 8, 2000

(Notary's Seal)

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0472280 BK0799PG1743 LINDA SLATER RECORDER