Recording Requested By and Return To: GMAC Mortgage-Attn: CLS-SAT Dept 1301 Office Center Dr PO Box 7546 Ft. Washington, PA 19034-7546

LOAN NUMBER 2515212

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 Residential Funding Corporation.

FIRST AMERICAN TITLE COMPANY was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: JOHN H SEITZ AND JEAN S CARROLL

ORIGINAL BENEFICIARY: ALLIED BANK

CURRENT BENEFICIARY: The Chase Manhattan Bank (successor in interest to The Chase Manhattan

Bank, NA) as Trustee

Recorded 396556, BK 0996, PG 2440 of Official Records in the Office of the Recorder of DOUGLAS County, State of NEVADA, on SEPTEMBER 17, 1996.

Residential Funding Corporation 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 Residential Funding Corporation 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.

DATE OF THIS INSTRUMENT: June 22, 1999

IGGAL DESCRIPTION: SEE ATTACHED

THE CHASE MANHATTAN BANK

(successor in interest to The Chase Manhattan Bank, NA) as Trustee Residential Funding Corporation

as Attorney in Fagt

Successor Trustee

RESIDENTIAL FUNDING CORPORATION

M. SNELGROVE Assistant Secretary

R. RUHLAND

Assistant Secretary

STATE OF MINNESOTA

) Ss

COUNTY OF HENNEPIN

On June 22, 1999, before me, the undersigned, a Notary Public in and for said State, personally appeared R. RUHLAND and M. SNELGROVE, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signatures on the instrument the persons, or entity upon behalf of which the persons acted, executed the instrument. WITNESS my hand and official seal.

B. NOLAN
NOTARY PUBLIC - MINNESOTA
NY Comm. Expires Jan. 31, 2000

Notary Public in and for said State

Prepared by Residential Funding Corporation

8400 Normandale Lake Boulevard, Suite 600, Minneapolis, Minnesota 55437

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

Lot 140, as shown on the Official Map of GARDNERVILLE RANCHOS UNIT NO. 2, filed in the office of the County Recorder of Douglas County, Nevada, on June 1, 1965, in Map Book 1, File No. 28308, and Amended Title Sheet on June 4, 1965, File No. 28377.

047329

FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

'96 SEP 17 P2:59

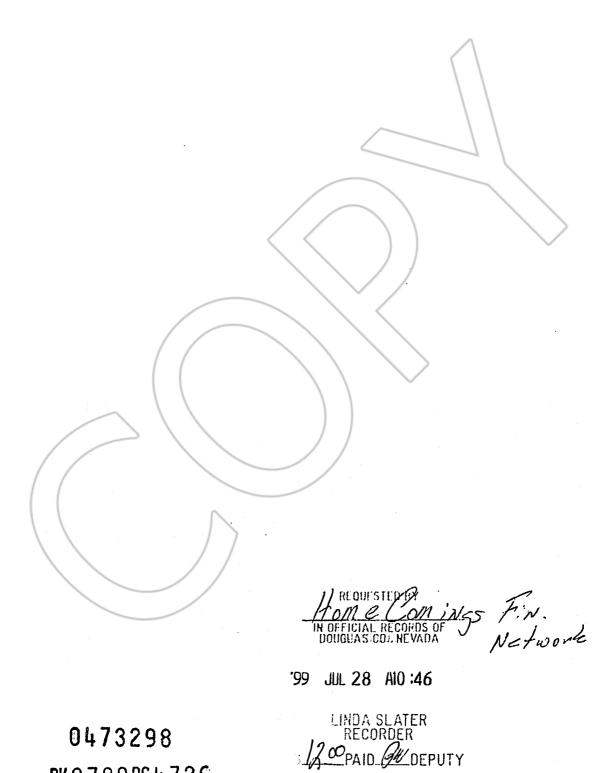
LINDA SLATER
RECORDER
PAID DEPUTY

39**6556** BK 0 9 9 6 PG 2 4 4 7

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THAN C. CARDOTT



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