Recording Requested By:

GMAC MORTGAGE CORPORATION 401 W. 24th Street National City, CA 91950

WHEN RECORDED RETURN TO:

LEROY E THOMAS

PO BOX 528 GENOA, NV 89411

Loan No. 010040202

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas LEROY E. THOMAS, A SINGLE MAN was the original Trustor under that certain Deed of Trust recorded on September 4, 1992 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 287650, in Book 992, Page 829. With respect to Real Property located in said county, Assessor's Identification number 000017112080.

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 16, 1999

Bankers Trust Company, as Trustee by Residential Funding Corporation

ITS ATTORNEY IN FACT

By: Kathy Ř. Fex

Vice President

STATE OF CALIFORNIA County of San Diego

On July 16, 1999, before me, Betty J. Hall, personally appeared Kathy R. Fox, 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

Betty J. Hall

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

(Notary's Seal)



0473938BK0899PG1110

LINDA SLATER
RECORDER
PAIDK 2 DEPUTY