

Recording Requested By:

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

WHEN RECORDED RETURN TO:

FOY P MINCHEW
DOLORES T MINCHEW
2345 BREWSTER AVENUE
REDWOOD CITY, NV 94062

Loan No. 489768002

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas **FOY P & DOLORES T MINCHEW** was the original Trustor under that certain Deed of Trust recorded on **January 16, 1998** in the office of the County Recorder of **DOUGLAS** County, Nevada, Instrument Number ---, in Book **0198**, Page **2603**, Certificate ---. With respect to Real Property located in said county.

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: August 2, 1999

GMAC Mortgage Corporation

By: Sheryl McNally
Sheryl McNally
Assistant Vice President



STATE OF CALIFORNIA
County of San Diego

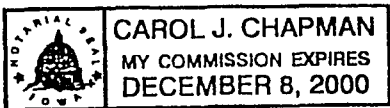
Carol J. Chapman

Sheryl McNally, Assistant Vice President

On August 2, 1999, before me, Carol J. Chapman personally appeared Sheryl McNally 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

[Signature]
Notary's Signature
Carol J. Chapman
1999-05-14



(Notary's Seal)

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BK0899PG4450

REQUESTED BY
GmAC mortgagor
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

1999 AUG 24 AM 11:17

LINDA SLATER
RECORDER

\$ 11.00 PAID K DEPUTY

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