

Recording Requested By:

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

WHEN RECORDED RETURN TO:

RICHARD L OLIVER
BARBARA A OLIVER
637 CLYDESDALE CT
GARDNERVILLE, CA 89410

Loan No. 004874913

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas RICHARD L. OLIVER AND BARBARA A. OLIVER, HUSBAND AND WIFE was the original Trustor under that certain Deed of Trust recorded on November 2, 1994 in the office of the County Recorder of DOUGLAS County, California, Instrument Number 349891, in Book 1194, Page 0331. With respect to Real Property located in said county, Assessor's Identification number 000029520490.

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: June 30, 1999

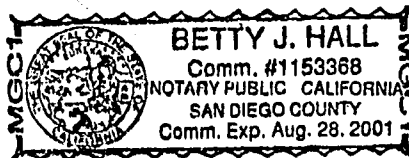
GMAC MORTGAGE CORPORATION

By: [Signature]
ALICIA POLICARPIO, ASST. SECRETARY
STATE OF California
County of San Diego

On June 30, 1999, before me, BETTY J. HALL, personally appeared Alicia Policarpio, Asst. Secretary, 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: Betty J. Hall]
Notary's Signature



(Notary's Seal)

0480322

BK 1199PG 1524

COPY

REQUESTED BY
GMAC mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 NOV -9 AM 9: 01

LINDA SLATER
RECORDER

\$1100 PAID ka DEPUTY

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BK 1199PG1525