Recording Requested By:

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

WHEN RECORDED RETURN TO:

DALE B BANNING

PO BOX 1841 ZEPHYR COVE, NV 89448

Loan No. 306518744

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas DALE BRUCE BANNING was the original Trustor under that certain Deed of Trust recorded on July 26, 1993 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 313423, in Book 0793, Page 4951, Certificate —. With respect to Real Property located in said county. APN#000011142090

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: September 13, 1999

GMAC Mortgage Corporation

By: _______Kathy R. Pex

Vice President

STATE OF CALIFORNIA County of San Diego

On September 13, 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 1999-08-13 BETTY J. HALL
Comm. #1153368
NOTARY PUBLIC CALIFORNIA
SAN DIEGO COUNTY
Comm. Exp. Aug. 28, 2001

(Notary's Seal)

