Recording Requested By: GMAC MORTGAGE CORPORATION 401 W. 24th Street National City, CA 91950

WHEN RECORDED RETURN TO: RICHARD GARDNER

P. O. BOX 64 GLENBROOK, NV 89413

Assessor's Parcel Number 0310001

Loan No. 220725501

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas RICHARD GARDNER AND NANCY N. GARDNER, HUSBAND AND WIFE was the original Trustor under that certain Deed of Trust recorded on April 13, 1993 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 304705, in Book 0493, Page 2642, 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: February 29, 2000

GMAC Mortgage Corporation f/k/a GMAC Mortgage Corporation of PA

Kathy R Fox. Vice President

STATE OF CALIFORNIA County of San Diego

On February 29, 2000, 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

2000-01-10

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

(Notary's Seal)

REQUESTED BY

GMACMOT949

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2000 MAR -8 AM 8: 47

LINDA SLATER
RECORDER

SO PAID DEPUTY

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