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

WHEN RECORDED RETURN TO: DEREK E RICKFORD ANNA M RICKFORD PO BOX 93 GARDNERVILLE, NV 89410

Assessor's Parcel Number 000035150100

Loan No. 306507493

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas DEREK E. RICKFORD AND ANNA M. RICKFORD, HUSBAND AND WIFE was the original Trustor under that certain Deed of Trust recorded on July 14, 1993 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 312342, in Book 0793, Page 2278, 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: March 24, 2000

GMAC Mortgage Corporation

Kathy R. Fox, Vice President

STATE OF CALIFORNIA County of San Diego

On March 24, 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

2000-03-21

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

(Notary's Seal)

REQUESTED BY

GMA CMOV + 9 9 9

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2000 MAR 31 PM 2: 21

LINDA SLATER
RECORDER

SAMPAID DEPUTY

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