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

WHEN RECORDED RETURN TO:
JON A GIROUD
LISA G GIROUD
1981 PINTO CIR
GARDNERVILLE, NV 89410

Assessor's Parcel Number 122024501038
Loan No. 007060254

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas **JON ARTHUR GIROUD AND LISA GAYE GIROUD, HUSBAND AND WIFE** was the original Trustor under that certain Deed of Trust recorded on **December 6, 1995** in the office of the County Recorder of **DOUGLAS** County, Nevada, Instrument Number **376387**, in Book **1295**, Page **0779**, 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 29, 2000**

Harbourton Mortgage Co., L.P. by GMAC Mortgage Corporation, its Attorney in Fact

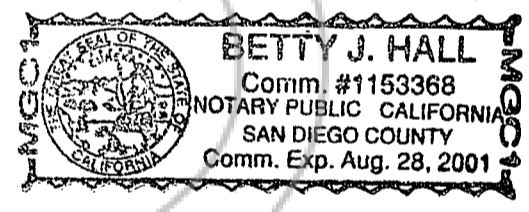
By *Kathy R. Fox*
Kathy R. Fox, Vice President

STATE OF CALIFORNIA
County of San Diego

On **March 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

Betty J. Hall
Notary's Signature
Betty J. Hall
2000-03-28



(Notary's Seal)

REQUESTED BY
Gmac Mfg Corp
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA
2000 APR -7 PM 2: 57
LINDA SLATER
RECORDER
\$10⁰⁰ PAID *kg* DEPUTY

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BK0400PG1211