Recording Requested By: GMAC MORTGAGE CORPORATION 401 Mile of Cars Way National City, CA 91950

WHEN RECORDED RETURN TO: JEFFREY M KOVAC SHERI L KOVAC 2118 PINE BREEZE LN LAS VEGAS, NV 89119

Assessor's Parcel Number 122009810013

Loan No. 166513804

1550-01-810-013

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas JEFFREY M KOVAC AND SHERI L KOVAC was the original Trustor under that certain Deed of Trust recorded on January 28, 1999 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0459848, in Book 0199, Page 5620, 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 27, 2001

GMAC Mortgage Corporation

By: Alicia Policarpio, Assistant Secretary

STATE OF CALIFORNIA County of San Diego

On March 27, 2001, before me, L. Ochoa, personally appeared Alicia Policarpio, Assistant 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

Notary's Signature

L. Ochoa

2001-03-08

08/20/2004

lua

L. OCHOA
COMM. #1274602
Notary Public-California
SAN DIEGO COUNTY
My Comnt. Exp. August 20, 2004

(Notary's Seal)

REQUESTED BY

GMAC Mortgas

IN OFFICIAL RECORDS OF

DOUGLAS OF TABLE

2001 APR -2 PM 2: 17

LINDA SLATER
RECORDER

\$ 10 PAID DEPUTY

0511557BK0401PG0247