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✓ Recording Requested By:
GMAC Mortgage Corporation
500 Enterprise Road, Suite 150
Horsham, PA 19044

WHEN RECORDED RETURN TO:
DAVID T. MCNEIL and DEBRA L. MCNEIL
PO BOX 513
GARDNERVILLE NV 89410

Loan No: 80000120298091001

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas **DAVID T. MCNEIL and DEBRA L. MCNEIL** was the original Trustor under that certain Deed of Trust dated 7/12/00 and recorded on 7/20/00 in the office of the County Recorder of **Douglas** Nevada, **BK 0700 PG 2739**

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.

Tax ID: 1220-16-114-011

Dated: 1/31/02

GMAC MORTGAGE CORPORATION

By: *Mark Galambos*
Mark Galambos, Vice President

State of Pennsylvania
County of Montgomery

On 1/31/02, before me, Joseph R. Schrader, a notary public, personally Mark Galambos, Vice President, personally know 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

Joseph R. Schrader

NOTARIAL SEAL
JOSEPH R. SCHRADER, Notary Public
Upper Dublin Twp., Montgomery County
My Commission Expires April 29, 2002

SEAL

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BK0302PG03843

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REQUESTED BY
GMA C mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLAHER
RECORDER

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