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

WHEN RECORDED RETURN TO:

PATRICIA I WHITE and JUNA-RAE K STERBA PO BOX 402 ZEPHYR COVE NV 89448

Loan No: 81200276670901001

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas PATRICIA I WHITE and JUNA-RAE K STERBA was the original Trustor under that certain Deed of Trust dated 2/23/01 and recorded on 3/19/01 in the office of the County Recorder of Douglas Nevada, BK 0301 PG 4640

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: 0000-07-081-540

Dated: 1/31/02

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GMAC MORTGAGE DBA DITECH.COM

By: ________

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

NOTARIAL SEAL

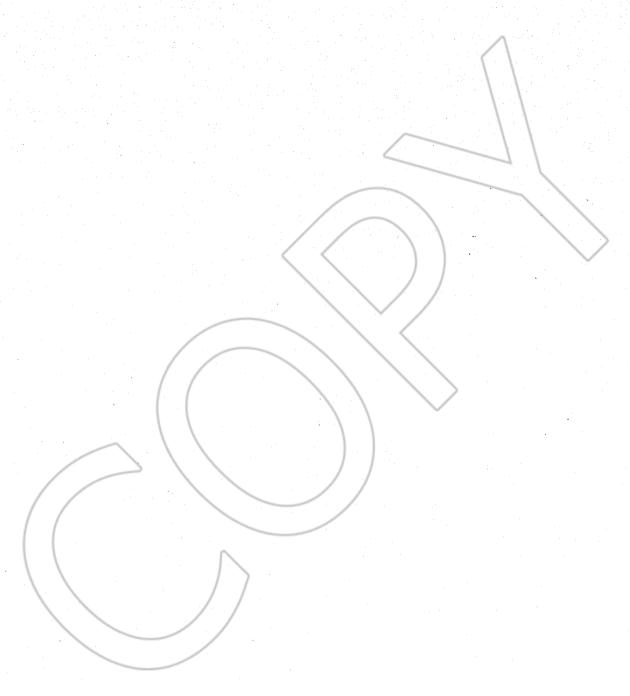
JOSEPH R. SCHRADER, Notary Public Upper Dublin Twp., Montgomery County My Commission Expires April 29, 2002

Joseph R. Schrader

SEAL

0536750

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REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS CO. HEVADA

2002 MAR 12 AM 10: 12

LINDA SLATER
RECORDER

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