RECORDING REQUESTED BY:

Suntrust P.O. BOX 969 HORSHAM, PA 19044

WHEN RECORDED, MAIL RECONVEYANCE TO:

RICHARD L DAVIS

1813 SULLIVAN DRIVE

GARDNERVILLE NV 89410

LOAN NUMBER: 80500781412282001

TAX ID:

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NOTICE IS HEREBY GIVEN: That the Owner and Holder desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute Suntrust Mortgage Corporation, GMAC Mortgage Corporation as attorney in fact

STANDARD TRUST DEED SERVIE COMPANY was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: RICHARD L DAVIS and GAIL S DAVIS

ORIGINAL BENEFICIARY: HOMECOMINGS FINANCIAL NETWORK, INC.

CURRENT BENEFICIARY: Suntrust Mortgage Corporation

Recorded BOOK 1097 PAGE 1745 #0423622 of Official Records in the Office of the Recorder of DOUGLAS County,

State of NV, on 10/9/97.

Suntrust Mortgage Corporation GMAC Mortgage Corporation as attorney in fact hereby accepts said appointment as Trustee under the above Deed of Trust, and As Successor Trustee, and pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust, does hereby Reconvey without Warranty, to the person or persons legally entitled thereto, all the estates now held by it under said Deed of Trust. IN WITNESS WHEREOF the Owner and Holder and Suntrust Mortgage Corporation GMAC Mortgage Corporation as attorney in fact as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular pumber includes the plural Dated on 10/31/01.

number includes the plural.

BENEFICIARY and SUBSTITUTED TRUSTEE

Suntrust Mortgage Corporation GMAC Mortgage Corporation as attorney in fact

SEAL

Dario Barbalinardo, Assistant Vice President

STATE OF Pennsylvania

) ss

COUNTY OF Montgomery

On 10/31/01, before me, a Notary Public in and for the County of Montgomery, State of Pennsylvania, personally appeared, Dario Barbalinardo to me personally known to be the Assistant Vice President of said Corporation; that the Seal affixed to said instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation by authority of its Board of Directors, and they acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed.

IN WITNESS WHEREON, I have hereunto signed my name and affixed my Notarial Seal the day and year last

written.

Joseph R. Schrader

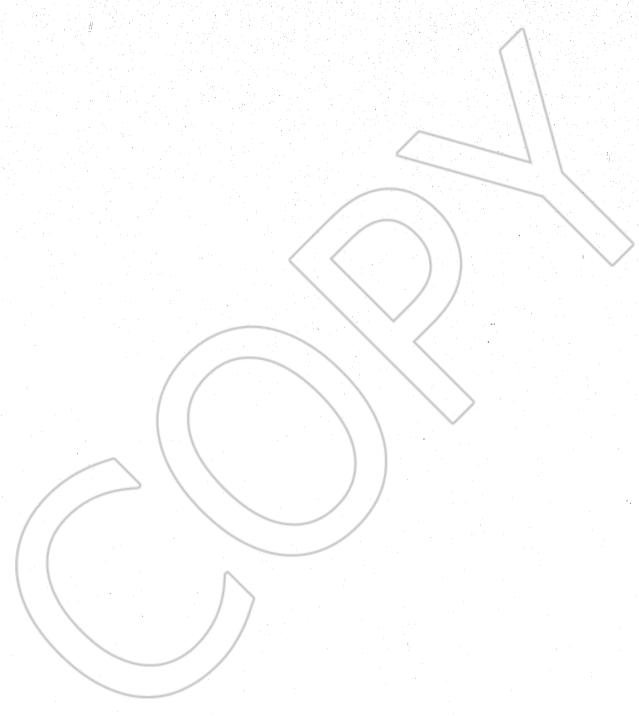
Notary Public in and for said County and State

NOTARIAL SEAL

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

SEAL

0539042



REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2002 APR -9 AM 9: 30

LINDA SLATER
RECORDER

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