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

WHEN RECORDED RETURN TO:

ROBERT P KALAMAN and ROBIN L KALAMAN 1311 YELLOWJACKET LANE GARDNERVILLE NV 89410

Loan No: 81400671876852001

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas ROBERT P KALAMAN and ROBIN L KALAMAN was the original Trustor under that certain Deed of Trust dated 11/15/00 and recorded on 12/6/00 in the office of the County Recorder of Douglas Nevada, BK 1200 PG 0963

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: 1220-21-610-002

Dated: 2/4/02

GMAC MORTGAGE CORPORATION

State of Pennsylvania County of Montgomery

On 2/4/02, before me, Joseph R. Schrader, a notary public, personally appeared Mary McGrath, Asst. 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.

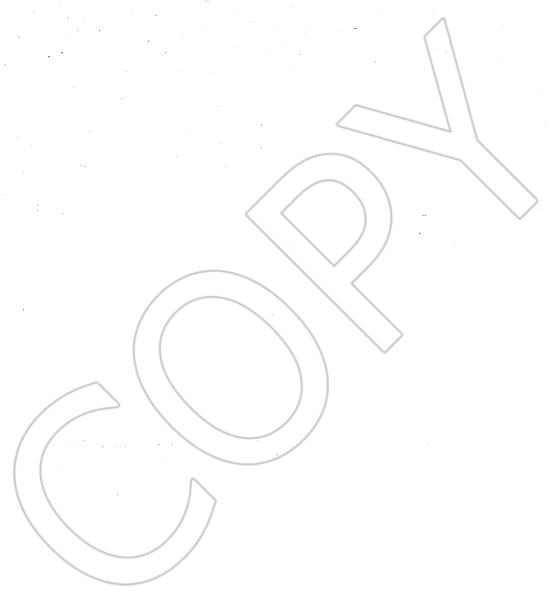
WITNESS my hand and official seal

Joseph R. Schrader

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

SEAL

0540831



REQUESTED BY

GMAC MONTGAST

IN OFFICIAL RECORDS/OF

DOUGLAS COLHEVADA

2002 APR 29 AM 9: 29

LINDA SLATER
RECORDER

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