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

WHEN RECORDED RETURN TO:

INGEBORG MARIA WHITE and O V WHITE PO BOX 1344 ZEPHYR COVE NV 89448

Loan No: 81200275679512001

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas INGEBORG MARIA WHITE and O V WHITE was the original Trustor under that certain Deed of Trust dated 1/26/01 and recorded on 2/14/01 in the office of the County Recorder of Douglas Nevada, BK 0201 PG2380

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: 0503-21-4 Dated: 2/4/02

GMAC MORTGAGE CORPORATION DBA DITECH.COM

Mary McGrath, Asst. Vice President

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

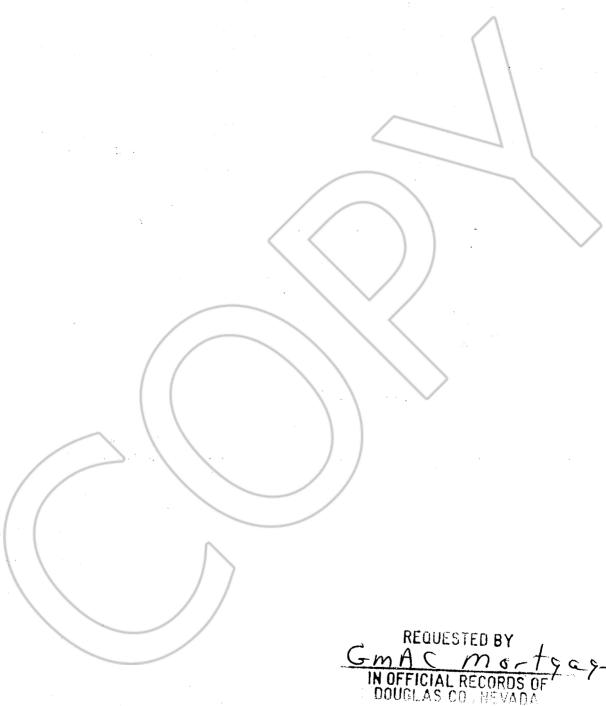
NOTARIAL SEAL JOSEPH R. SCHRADER, Notary Public Upper Dublin Twp., Montgomery County

My Commission Expires April 29, 2002

Joseph R. Sehrader

SEAL

0540832



IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2002 APR 29 AM 9: 30

LINDA SLATER RECORDER \$ 18 PAID & DEPUTY

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