RECORDING REQUESTED BY:

√ditech.com P.O. BOX 969 HORSHAM, PA 19044

WHEN RECORDED, MAIL RECONVEYANCE TO:

KENNETH R ANDERSON P.O. BOX 2588 CARSON CITY NV 897022588

LOAN NUMBER: 81200273358472001

TAX ID: 1420-710-059

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 **GMAC Mortgage Corporation**, **doing business as ditech.com**

was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: KENNETH R. ANDERSON and STEPHANIE J. ANDERSON, Husband and Wife

ORIGINAL BENEFICIARY: GMAC MORTGAGE CORPORATION DBA DITECH.COM

CURRENT BENEFICIARY: GMAC Mortgage Corporation DBA ditech.com

Recorded BK 894 PG 3516 of Official Records in the Office of the Recorder of DOUGLAS County, State of NV, on.

GMAC Mortgage Corporation doing business as ditech.com 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 **GMAC Mortgage Corporation doing business as ditech.com** 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 number includes the plural.

Dated on 5/8/02.

BENEFICIARY and SUBSTITUTED TRUSTEE

GMAC Mortgage Corporation doing business as ditech.com

Mark Galambos, Vice President

STATE OF Pennsylvania

COUNTY OF Montgomery

On 5/8/02, before me, a Notary Public in and for the County of Montgomery, State of Pennsylvania, personally appeared, Mark Galambos to me personally known to be the 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 WITNASS WHERE OF, I have prevente signed my name and affixed my Notarial Seal the day and year last

written.

) ss

Christine Ruhl

Notary Public in and for said County and State

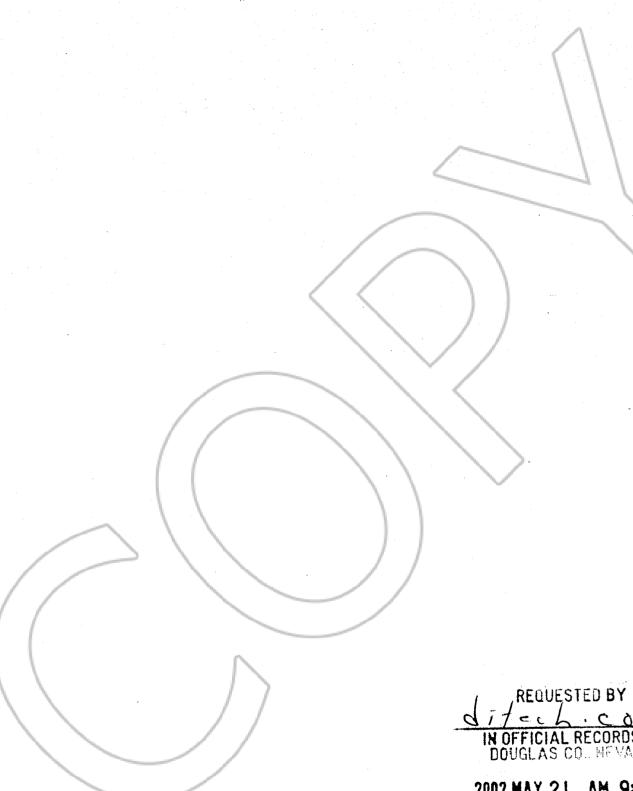
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Notarial Seal
Christine Ruhl, Notary Public
Horsham Twp., Montgomery County
My Commission Expires Feb. 6, 2006

Member, Pennsylvania Association Of Notaries

SEAL

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LINDA SLATER
RECORDER

SPAID DEPUTY