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Recording Requested By:
GMAC MORTGAGE CORPORATION
3451 Hammond Avenue
Waterloo, IA 50702

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO:
DALE DUNNET

1265 REDWOOD CIRCLE
GARDNERVILLE, NV 89410

Assessor's Parcel Number 122016310014

Loan No. 412454472

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas **DALE D. DUNNET** was the original Trustor under that certain Deed of Trust recorded on **March 20, 2001** in the office of the County Recorder of **DOUGLAS** County, Nevada, Instrument Number **0511137**, in Book **0301**, Page **6795**, Certificate ---. With respect to Real Property located in said county.

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.

Dated: **June 4, 2002**

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.)

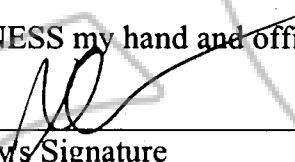
By: 
Roberta Pettengill, Assistant Secretary

STATE OF IOWA
County of Black Hawk

On **June 4, 2002**, before me, Doris Gilbert, personally appeared **Roberta Pettengill, Assistant Secretary**, personally known 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

DORIS GILBERT
NOTARY PUBLIC - STATE OF IOWA
#703761
MY COMMISSION EXPIRES JUNE 21, 2003




Notary's Signature
Doris Gilbert
2002-06-03

06/21/2003
MIN: 100062604124544729 MERS Telephone: 1-888-679-6377

(Notary's Seal)

REQUESTED BY

OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

2002 JUN 13 AM 9: 14

LINDA SLATER
RECORDER
s  PAID  DEPUTY

0544473
BK0602PG03742