Mortgage Loan Servicing Center P.O. BOX 969 HORSHAM, PA 19044

WHEN RECORDED, MAIL RECONVEYANCE TO:

KIRK HARRIS 834 AMADOR CIRCLE CARSON CITY, NV 89705

LOAN NUMBER: 81000150357792001

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 First Union National Bank, as Indenture Trustee for Ace Securities Corporation Home Loan Trust 1999-A, GMAC Mortgage Corporation as attorney in fact

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

TRUSTOR: KIRK HARRIS

ORIGINAL BENEFICIARY: SOURCE ONE MORTGAGE SERVICES CORPORATION

CURRENT BENEFICIARY: First Union National Bank, as Indenture Trustee for Ace Securities Corporation Home Loan Trust 1999-A

Recorded **BOOK 1198 PAGE 1081 DOC# 0453390** of Official Records in the Office of the Recorder of **DOUGLAS** County, State of **NV**, on **11/5/98**.

First Union National Bank, as Indenture Trustee for Ace Securities Corporation Home Loan Trust 1999-A 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 First Union National Bank, as Indenture Trustee for Ace Securities Corporation Home Loan Trust 1999-A 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 number includes the plural.

Dated on 1/14/02.

BENEFICIARY and SUBSTITUTED TRUSTEE

First Union National Bank, as Indenture Trustee for Ace Securities Corporation Home Loan Trust 1999-A GMAC Mortgage Corporation as attorney in fact

Kathleen H. Toal, Vice President

STATE OF Pennsylvania

COUNTY OF Montgomery

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On 1/14/02, before me, a Notary Public in and for the County of Montgomery, State of Pennsylvania, personally appeared, Kathleen H. Toal 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 WITNESS WHEREOF, I have hereunto signed my name and affixed my Notarial Seal the day and year last written.

Debra Chieffe

Notary Public in and for said County and State

NOTARIAL SEAL
DEBRA CHIEFFE, Notary Public
Upper Dublin Twp., Montgomery County
My Commission Expires May 6, 2002

SEAL

0546423 BK0702PG01518 THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS, DESCRIBED AS FOLLOWS:

LOT 54, IN BLOCK D, AS SHOWN ON THE OFFICIAL MAP OF VALLEY VISTA ESTATE II, UNIT 1, A PLANNED UNIT DEVELOPMENT RECORDED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER, STATE OF NEVADA, ON DECEMBER 17, 1993, IN BOOK 1293, AT PAGE 3652, AS DOCUMENT NO. 325265, OFFICIAL RECORDS.

Mortgage Loan Services
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 JUL -5 AM 9: 24

LINDA SLATER
RECORDER

**PAID 12 DEPUTY

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