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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: DENNIS MCDUFFEE

1502 HUSSMAN AVENUE GARDNERVILLE, NV 89410

Assessor's Parcel Number 132032810002

Loan No. 412866469

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas DENNIS MCDUFFEE AND JOLIE M. MCDUFFEE was the original Trustor under that certain Deed of Trust recorded on August 15, 2001 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 520667, in Book 801, Page 3818, 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: July 5, 2002

Mortgage Electronio 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 July 5, 2002, before me, J. Simon, 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

J. SIMON NOTARY PUBLIC - STATE OF IOWA #712043 MY COMMISSION EXPIRES AUG 16, 2004

Notary's Signature

J. Simon 2002-07-03 08/16/2004

MIN: 100062604128664697 MERS Telephone: 1-888-679-6377

(Notary's Seal)

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2002 JUL 15 PM 3: 25

LINDA SLATER RECORDER

\$ 17 PAID & DEPUTY

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