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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: BARBARA A NELSON

PO BOX 702 ZEPHYR COVE, NV 89448

Assessor's Parcel Number 131803111053

Loan No. 306309398

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas GARY E. ANNONI, BARBARA A. ANNONI was the original Trustor under that certain Deed of Trust recorded on March 24, 1993 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 302706, in Book 393, Page 4645, 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: August 19, 2002

GMAC Mortgage Corporation

By: Vickie Ingamells, Limited Signing Officer

STATE OF IOWA County of Black Hawk

On August 19, 2002, before me, K. K. Gamerdinger, personally appeared Vickie Ingamells, Limited Signing Officer, 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

Notary's Signature

K. K. Gamerdinger

2002-08-16

07/11/2003

K. K. GAMERDINGER NOTARY PUBLIC - STATE OF IOWA 191068 MY COMMISSION EXPIRES JULY 11, 2003

(Notary's Seal)

DOUGLAS CO. HEYADA

2002 AUG 22 PM 1: 37

LINDA SLATER RECORDER

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BK 0802 PG 07452