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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: RUSSELL IRWIN

PO BOX 375 GLENBROOK, NV 89413

Assessor's Parcel Number 131919710012

Loan No. 412042483

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas RUSSELL IRWIN was the original Trustor under that certain Deed of Trust recorded on July 24, 2000 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0496252, in Book 0700, Page 3470, 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: September 11, 2002

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

By

Roberta Pettengill, Assistant Secretary

STATE OF IOWA County of Black Hawk

On September 11, 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 NOTAFIAL SEAL - STATE OF IOWA #712043 MY COMMISSION EXPIRES AUG. 16, 2004

Notary's Signature

J. Simon 2002-09-04 08/16/2004

MIN: 100062604120424835 MERS Telephone: 1-888-679-6377

(Notary's Seal)

REQUESTED BY DOUGLAS CO., HEVADA

2002 SEP 16 PM 1: 51

LINDA SLATER RECORDER 1 PAID K DEPUTY

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