RECORDING REQUESTED BY:

ditech.com P.O. BOX 969 HORSHAM, PA 19044

WHEN RECORDED, MAIL RECONVEYANCE TO:

MOLL TOX STEPHANIE WAY

MINDEN NV 89423

LOAN NUMBER: 81200276359721001

TAX ID: 1420-27-810-035

## 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 Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

**EXECUTIVE TRUSTEE SERVICES, INC** was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: RICHARD A SAPERSTEIN and AUDREY L SAPERSTEIN

ORIGINAL BENEFICIARY: Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

CURRENT BENEFICIARY: GMAC Mortgage Corporation DBA ditech.com

Recorded **OR BK #0301 PG #1659 DOC #0509973** of Official Records in the Office of the Recorder of **DOUGLAS** County, State of **NV**, on 3/7/01.

Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com 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 Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com 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 10/4/02.

BENEFICIARY and SUBSTITUTED TRUSTEE

Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

Sean Flanagan, Limited Signing Offic	er
STATE OF Pennsylvania	

COUNTY OF Montgomery

) ss

L .....

On **10/4/02**, before me, a Notary Public in and for the County of Montgomery, State of Pennsylvania, personally appeared, Sean Flanagan to me personally known to be the Limited Signing Officer 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.

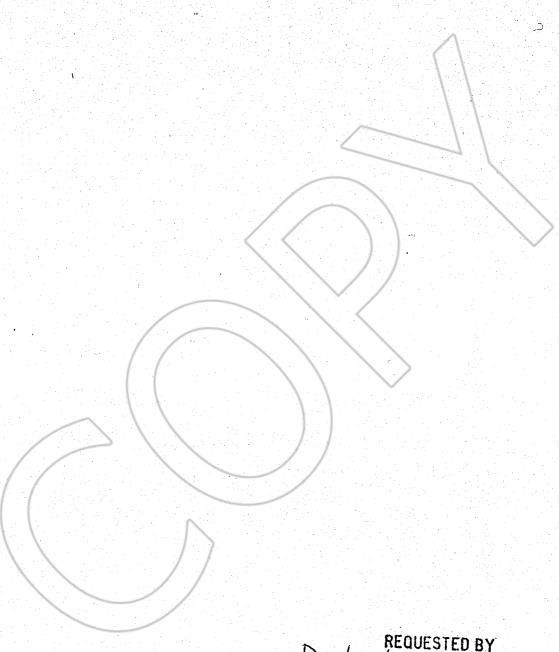
Christine Ruhl

Notary Public in and for said County and State

NOTARIAL SEAL CHRISTINE RUHL, Notary Public Horsham Twp., Montgomery County My Commission Expires February 6, 2006

0554834

SEAL



REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2002 OCT 15 AM 11: 14

LINDA SLATER RECORDER

0554834 BK 1002PG05594