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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: DONNA L VELLUTATO

P O BOX 924 ZEPHYR COVE, NV 89448

Assessor's Parcel Number 135TAHOEDRIVE

Loan No. 685069562

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas DONNA L VELLUTATO TRUSTEE OF THE JOSEPH D VELLUTATO AND DONNA L VELLUTATO TRUST DATED MARCH 10,1992 was the original Trustor under that certain Deed of Trust recorded on April 24, 2001 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0514047, in Book 0501, Page 3533, 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: October 18, 2002

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation)

By:

Jody Henson, Assistant Secretary

STATE OF IOWA County of Black Hawk

On October 18, 2002, before me, J. Simon, personally appeared Jody Henson, 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. J. SIMON

NOTARIAL SEAL - STATE OF IOWA **COMMISSION NUMBER 712043**

MY COMMISSION EXPIRES AUG. 16, 2004

WITNESS (my hand and official seal

J. Simon

Notary's Signature

2002-10-17

08/16/2004

MIN: 100037506850695629 MERS Telephone: 1-888-679-6377 (Notary's Seal)

2002 OCT 28 PM 2: 02

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BK 1002 PG 12084

LINDA SLATER RECORDER