

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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO:
ROBERT SILVEIRA

662 JOETTE DRIVE
GARDNERVILLE, NV 89410

Assessor's Parcel Number 122021810032

Loan No. 412529778

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas **ROBERT M SILVEIRA** was the original Trustor under that certain Deed of Trust recorded on **June 13, 2001** in the office of the County Recorder of **DOUGLAS** County, Nevada, Instrument Number **0516747**, in Book **0601**, Page **4914**, 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 22, 2002**

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

By: [Signature]
Jody Henson, Assistant Secretary

STATE OF IOWA
County of Black Hawk

On **October 22, 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.

WITNESS my hand and official seal

J. SIMON
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 712043
MY COMMISSION EXPIRES AUG. 16, 2004

Notary's Signature
J. Simon
2002-10-21

08/16/2004
MIN: 100062604125297780 MERS Telephone: 1-888-679-6377

(Notary's Seal)

REQUESTED BY
GMAC Mfg.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 OCT 28 PM 2: 07

LINDA SLATER
RECORDER

\$17.00 PAID [Signature] DEPUTY

0556027

BK 1002 PG 12088