

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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO:  
W R HAYES

PO BOX 2692  
STATELINE, NV 89449

Assessor's Parcel Number 131823602018

Loan No. 412685950

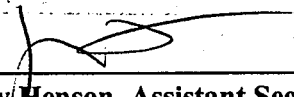
**SUBSTITUTION OF TRUSTEE AND RECONVEYANCE**

Whereas **W.R. HAYES AND KAREN T HAYES** was the original Trustor under that certain Deed of Trust recorded on **July 6, 2001** in the office of the County Recorder of **DOUGLAS** County, Nevada, Instrument Number ---, in Book **0701**, Page **3642**, 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:   
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: 100062604126859505 MERS Telephone: 1-888-679-6377

(Notary's Seal)

REQUESTED BY  
*GMAC Mtg*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2002 OCT 28 PM 2:10

LINDA SLATER  
RECORDER

\$17.00 PAID *GM* DEPUTY

0556029

BK 1002 PG 12090