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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO:
GRETCHEN M DERMODY

NEW VALLEY PROPERTY MNGMT 1664
HIGHWAY 395 SUITE 102
MINDEN, NV 89423

Assessor's Parcel Number 2560006

Loan No. 306522665

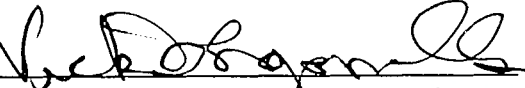
SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas **GRETCHEN MADDEN DERMODY, AN UNMARRIED WOMAN** was the original Trustor under that certain Deed of Trust recorded on **October 1, 1996** in the office of the County Recorder of **DOUGLAS** County, Nevada, Instrument Number **398181**, in Book **1096**, Page **1100**, 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: **November 4, 2002**

GMAC Mortgage Corporation

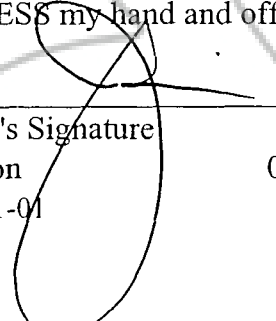
By: 
Vickie Ingamells, Limited Signing Officer

STATE OF IOWA
County of Black Hawk

On **November 4, 2002**, before me, J. Simon, personally appeared **Vickie Ingamells, Limited Signing Officer**, 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
2002-11-01
08/16/2004

(Notary's Seal)

REQUESTED BY
GMAC mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 NOV 13 AM 11:18

LINDA SLATER
RECORDER

\$17⁰⁰ PAID *KZ* DEPUTY

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BK 1102 PG 04793