RECORDING REQUESTED BY:

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

WHEN RECORDED, MAIL RECONVEYANCE TO:

Mail tax Statements to:

CHRIS M. KNIGHT

1138 LINDA ANN COURT

GARDNERVILLE NV 89410

LOAN NUMBER: 81200273665292001

TAX ID: 1220-11-001-015

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 **GMAC Mortgage Corporation**, **doing business as ditech.com**

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

TRUSTOR: CHRIS M. KNIGHT and BETTY M. KNIGHT, Husband and Wife ORIGINAL BENEFICIARY: GMAC Mortgage Corporation DBA ditech.com CURRENT BENEFICIARY: GMAC Mortgage Corporation DBA ditech.com

Recorded OR BK #1200 PG #5502 INST #0505776 of Official Records in the Office of the Recorder of DOUGLAS

County, State of NV, on 12/27/00.

GMAC Mortgage Corporation doing business as 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 **GMAC Mortgage Corporation doing business as 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 11/27/2002.

BENEFICIARY and SUBSTITUTED TRUSTEE

GMAC Mortgage Corporation doing business as ditech.com

Sean Flanagan, Limited Signing Officer

STATE OF Pennsylvania

) ss

COUNTY OF Montgomery

On 11/27/2002, 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.

N WITNESS WHEREOF, I have hereunto signed my name and affixed my Notarial Seal the day and year last written with a contract of the day and year last

Christine Ruhl

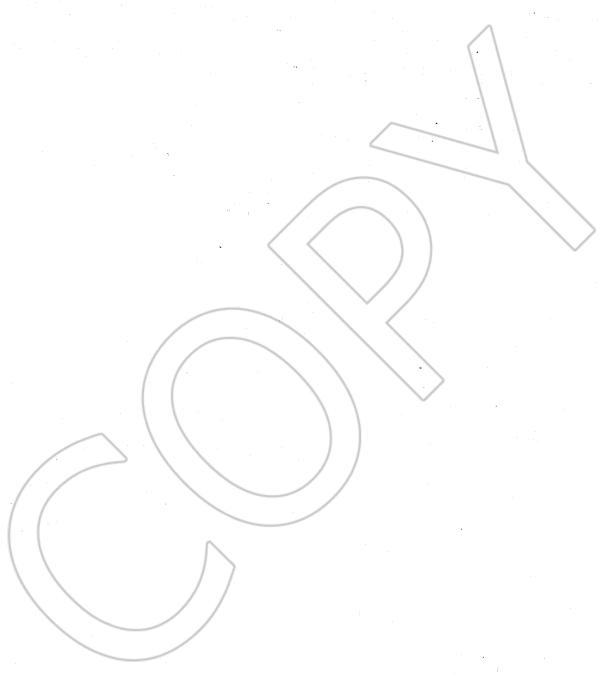
Notary Public in and for said County and State

Notarial Seal Christine Ruhl, Notary Public Horsham Twp., Montgomery County My Commission Expires Feb. 6, 2006

Member, Pennsylvania Association Of Notaries

SEALT

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REQUESTED BY

IN OFFICIAL RECORDS OF

DOUGLAS CO... NEVADA

2002 DEC 12 AM 9: 17

LINDA SLATER
RECORDER

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