RECORDING REQUESTED BY:

P.O. BOX 969 HORSHAM, PA 19044

WHEN RECORDED, MAIL RECONVEYANCE TO:

Mail tax datements to: WILLIAM JAMES KARSEMEYER

1262 KYNDAL WAY GARDNERVILLE NV 89410

LOAN NUMBER: 81222140601822001

TAX ID: 1220-21-110-003

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 Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

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

TRUSTOR: WILLIAM JAMES KARSEMEYER and KELLY MARIE KARSEMEYER, Husband and Wife

ORIGINAL BENEFICIARY: Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

CURRENT BENEFICIARY: Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

Recorded **OR BK #0702 PG #00593 DOC #0546239** of Official Records in the Office of the Recorder of **DOUGLAS** County, State of **NV**, on **07/01/2002**.

Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA 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 Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA 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 12/13/2002.

BENEFICIARY and SUBSTITUTED TRUSTEE

Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

Marnessa Birckett, Limited Signing Officer

STATE OF Pennsylvania

) ss

COUNTY OF Montgomery

On 12/13/2002, before me, a Notary Public in and for the County of Montgomery, State of Pennsylvania, personally appeared, Marnessa Birckett 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. IN WITNESS WHEREOF, I have hereunto signed my name and affixed my Notarial Seal the day and year last

written.

Christine Ruhl

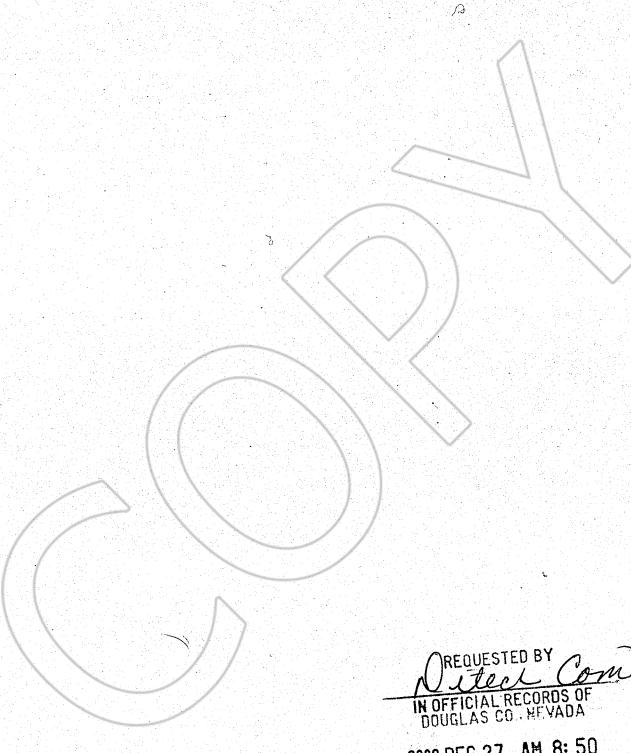
Notary Public in and for said County and State

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

SEAL

Member, Pennsylvania Association Of Notaries

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LINDA SLATER RECORDER