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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: DENNIS MORGAN

2870 SAN JUAN CIRCLE MINDEN, NV 89423

Assessor's Parcel Number 142028311011

Loan No. 413695784

## SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas DENNIS E. MORGAN was the original Trustor under that certain Deed of Trust recorded on February 15, 2002 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0534921, in Book ---, Page --, 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: January 14, 2003

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

y: Jody Henson, Assistant Secretary

STATE OF IOWA County of Black Hawk

On January 14, 2003, 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

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Notary's Signature

J. Simon 2003-01-13 08/16/2004

MIN: 100062604136957844 MERS Telephone: 1-888-679-6377

REQUESTED BY

GMAC Mortes ?

IN OFFICIAL RECORDS OF ?

DRUGG AS COLHEVADA

(Notary's Seal)

2003 JAN 22 AM 8: 40

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