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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: **GARY PETERSON**

P O BOX 2126 GARDNERVILLE, NV 89410

Assessor's Parcel Number 132035001022

Loan No. 413216870

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas GARY A PETERSON AND DOROTHY L PETERSON was the original Trustor under that certain Deed of Trust recorded on November 27, 2001 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0528523, in Book ---, Page ---, Certificate DOUGLAS. 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: February 20, 2003

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

By:

Roberta Pettongill, Assistant Secretary

STATE OF IOWA County of Black Hawk

On February 20, 2003, before me, J. Simon, personally appeared Roberta Pettengill, 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 for 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

2003-02-19

08/16/2004

MIN: 100062604132168701

MERS Telephone: 1-888-679-6377

(Notary's Seal)

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS OF HEYADA

2003 FEB 25 AM 9: 15

WERNER CHRISTEN RECORDER

0568042 BK 0 2 0 3 PG 1 0 0 5 6