RECORDING REQUESTED BY:

P.O. BOX 969 HORSHAM, PA 19044

WHEN RECORDED, MAIL RECONVEYANCE TO:

758 SUNBURST COURT
GARDNERVILLE NV 89410

LOAN NUMBER: 81222133706652001

TAX ID: 1220-21-110-064

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: FRANK D. BYRD

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 DOC #: 0535805 BOOK 0202 PAGE 09966 of Official Records in the Office of the Recorder of DOUGLAS County, State of NV, on 02/28/02.

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 2/20/03.

BENEFICIARY and SUBSTITUTED TRUSTEE

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

Debra Chieffe, Limited Signing Officer

STATE OF Pennsylvania

) ss

COUNTY OF Montgomery

On 2/20/03, before me, a Notary Public in and for the County of Montgomery, State of Pennsylvania, personally appeared, Debra Chieffe 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.

Chyistine Ruhl
Matary Public in and for said County and Sta

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

Member, Pennsylvania Association Of Notaries

0568875

BK0303PG01183

SEAL

0568875 K0303PG01184 REQUESTED BY

2003 MAR -5 AM 11: 10

WERNER CHRISTEN
RECORDER

S PAID X DEPI