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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO:
ROBBIN PEDRETT

PO BOX 1918
MINDEN, NV 89423

Assessor's Parcel Number 142035201007

Loan No. 412619017 TS

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas **CHRISTOPHER DAVID PEDRETT AND ROBBIN WHITE PEDRETT** was the original Trustor under that certain Deed of Trust recorded on **May 23, 2001** in the office of the County Recorder of **DOUGLAS** County, Nevada, Instrument Number **0514647**, in Book **0501**, Page **6452**, 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: **April 23, 2003**

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

By: 
Roberta Pettengill, Assistant Secretary

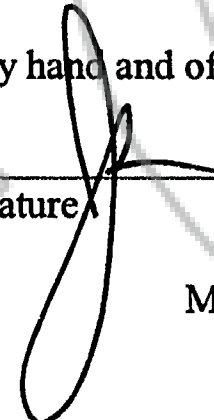
STATE OF IOWA
County of Black Hawk

On **April 23, 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.

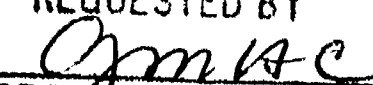
WITNESS my hand and official seal

J. SIMON
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 712043
MY COMMISSION EXPIRES AUG. 16, 2004

(Notary's Seal)

Notary's Signature 
J. Simon
2003-04-16

08/16/2004
MIN: 100062604126190174 MERS Telephone: 1-888-679-6377

REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

2003 APR 30 AM 9:45

WERNER CHRISTEN
RECORDER

PAID 17.00 Be DEPUTY

0575009

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