18,

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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: TIMOTHY GROSS

1351 PETAR LANE GARDNERVILLE, NV 89410

Assessor's Parcel Number 132033716022

Loan No. 413640764

## SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas TIMOTHY C. GROSS was the original Trustor under that certain Deed of Trust recorded on March 15, 2002 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0537008, in Book 302, Page 5174, 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: June 4, 2003

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

Talanciai retwork, me.,

Vickie Ingamells, Assistant Secretary

By:

STATE OF IOWA County of Black Hawk

On June 4, 2003, before me, J. Simon, personally appeared Vickie Ingamells, 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

Notary's Signature

J. Simon 2003-05-29 08/16/2004

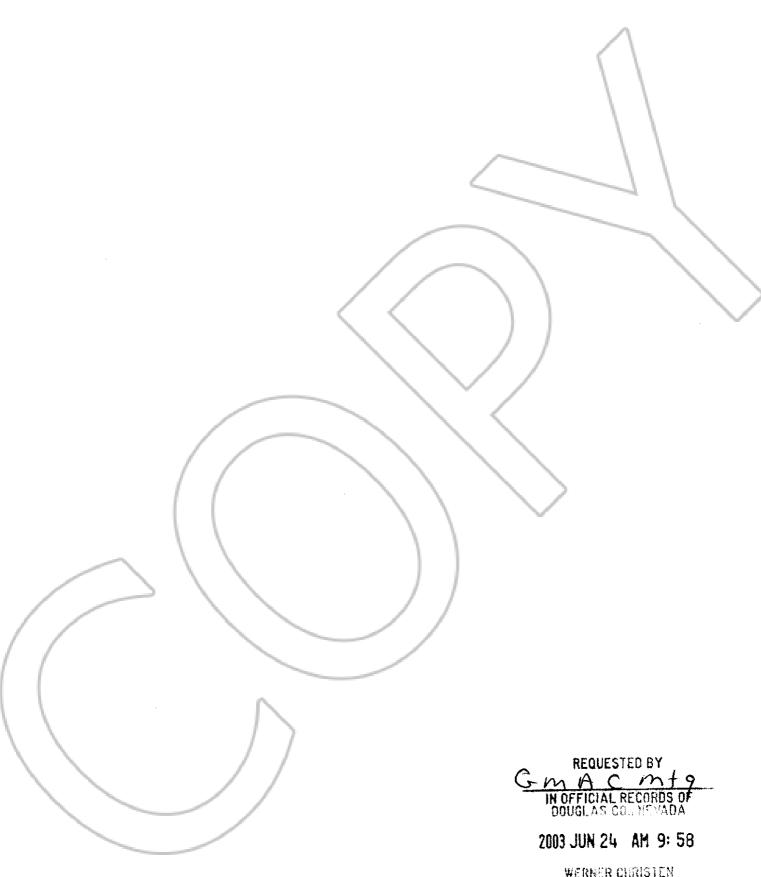
COMMISSION NUMBER 712943 MY COMMISSION EXPIRES AUG. 16, 2004

MIN: 100062604136407642 MERS Telephone: 1-888-679-6377

J. SIMON NOTARIAL SEAL - STATE OF IOWA

> 0581063 BK0603PG12480

(Notary's Seal)



**058**1063 BK 0603 PG 12481 WERNER CHRISTEN RECORDER

8/8 PAID K & DEPUTY