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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: PATRICK RUGGIERO

PO BOX 222 LITTLE FALLS, NJ 07424

Assessor's Parcel Number 122021810207

Loan No. 506456805(W)

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas PATRICK RUGGIERO was the original Trustor under that certain Deed of Trust recorded on December 13, 2000 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0504968, in Book 1200, Page 2435, 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 2, 2003

GMAC Mortgage Corporation

By:
Vickie Ingamells, Limited Signing Officer

STATE OF IOWA County of Black Hawk

On June 2, 2003, before me, J. Simon, personally appeared Vickie Ingamells, Limited Signing Officer, 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

2003-05-23

08/16/2004

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

(Notary's Seal)

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