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

REQUESTED BY
Gmac mtg
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA
2003 JUL -1 AM 9:58
WERNER CHRISTEN
RECORDER
\$17⁰⁰ PAID *KE* DEPUTY

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO:
RICHARD TOWNER

3332 COLOMA DRIVE
CARSON CITY, NV 89705

Assessor's Parcel Number 142018212005

Loan No. 413417072 *KS*

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas **RICHARD W. TOWNER AND VIRGINIA A. TOWNER** was the original Trustor under that certain Deed of Trust recorded on **February 6, 2002** in the office of the County Recorder of **DOUGLAS** County, Nevada, Instrument Number **0534174**, in Book **0202**, Page **1991**, 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 23, 2003**

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

By: *[Signature]*
Vickie Ingamells, Assistant Secretary

STATE OF IOWA
County of Black Hawk

On **June 23, 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
[Signature]
J. Simon
2003-06-16

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

(Notary's Seal)

08/16/2004
MIN: 100062604134170721 MERS Telephone: 1-888-679-6377

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