

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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO:  
DONALD ALTMAN

1143 AUTUMN HILLS ROAD  
GARDNERVILLE, NV 89410

Assessor's Parcel Number 122021510170

REQUESTED BY  
*GMA Cmtg*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 JUL -1 AM 9:59

WERNER DIEMSTEN  
RECORDER

\$17<sup>00</sup> PAID \$2 DEPUTY

Loan No. 413742602 *EB*

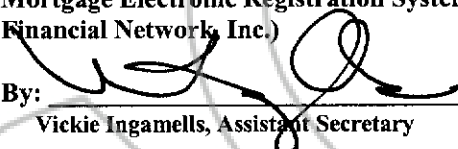
**SUBSTITUTION OF TRUSTEE AND RECONVEYANCE**

Whereas **DONALD E. ALTMAN AND KUM ALTMAN, HUSBAND AND WIFE, AS JOINT TENANTS** was the original Trustor under that certain Deed of Trust recorded on **March 14, 2002** in the office of the County Recorder of **DOUGLAS** County, Nevada, Instrument Number **0536990**, in Book **0302**, Page **05027**, 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.

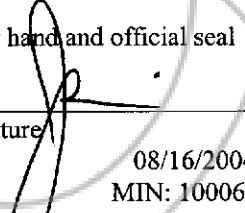
Dated: **June 18, 2003**

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

By:   
Vickie Ingamells, Assistant Secretary

STATE OF IOWA  
County of Black Hawk

On **June 18, 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  
2003-06-12

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

(Notary's Seal)

08/16/2004  
MIN: 100062604137426021 MERS Telephone: 1-888-679-6377

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BK0703PG00051