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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: GREGORY CREMEANS

P O BOX 6225 STATELINE, NV 89449

Assessor's Parcel Number 132030112008

2003 JUL -1 AH 10: 07

Loan No. 307343875

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas GREGORY CREMEANS was the original Trustor under that certain Deed of Trust recorded on March 28, 2002 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0538197, in Book 0302, Page 10694, 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 13, 2003

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

Mortgage Funding Inc.)

By:

Vickie Ingamells, Assistan Secretary

STATE OF IOWA County of Black Hawk

Notary's Signature

J. Simon

2003-04-30

On June 13, 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

08/16/2004

MIN: 100013801057382644 MERS Telephone: 1-888-679-6377

COMMISSION NUMBER 712043 MY COMMISSION EXPIRES AUG. 16, 2004

J. SIMON NOTARIAL SEAL - STATE OF IOWA

(Notary's Seal)

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