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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO:

ON OFFICIAL RECORDS OF DOUGLAS CO.. NEVADA

2003 AUG - 1 AM 11: 40

WERNER CHRISTEN RECORDER

17 PAID BE DEPUTY

1925 WISEMAN LANE GARDNERVILLE, NV 89410

JAMES BERES

Assessor's Parcel Number 122025510003

Loan No. 414337477 CN

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas JAMES R BERES JR was the original Trustor under that certain Deed of Trust recorded on July 2, 2002 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0546308, in Book 0702, Page 00872, 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: July 24, 2003

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

Roberta Pettongill, Assistant Secretary

STATE OF IOWA County of Black Hawk

On July 24, 2003, before me, J. Simon, personally appeared Roberta Pettengill, 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

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

Notary's Vignature

J. Simor

2003-06-30

08/16/2004

MIN: 100062604143374777 MERS Telephone: 1-888-679-6377

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(Notary's Seal)