× 4.100

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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: KENNETH KRUSE

1483 HARVEST AVENUE GARDNERVILLE, NV 89410

Assessor's Parcel Number 132033717015

REQUESTED BY

MAC

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2003 AUG - J AM 11: 49

WERNER CHRISTEN RECORDER

PAIN BE DEPUTY

Loan No. 414480046

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas KENNETH J KRUSE AND KIMBERLY A KRUSE was the original Trustor under that certain Deed of Trust recorded on July 19, 2002 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0548766, in Book 0802, Page 01308, 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 23, 2003

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

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Roberta Pettengill, Assistant Secretary

STATE OF IOWA
County of Black Hawle

On July 23, 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

Notary's Signature

J. Simon 2003-06-25 08/16/2004

MIN: 100062604144800465

R. WESER NOTARIAL SEAL / STATE OF IOWA COMMISSION NUMBER 713988 MY COMMISSION EXPIRES DEC. 10, 2004

(Notary's Seal)

MERS Telephone: 1-888-679-6377

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

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