RECORDING REQUESTED BY:

ditech.com P.O. BOX 969 HORSHAM, PA 19044

P.O. BOX 415

GENOA NV 894110415

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. HEVADA

2003 AUG 25 AM 9: 37

WERNER CHRISTEN RECORDER

\$42 PAID K2 DEPUTY

LOAN NUMBER: 81214233999381001

TAX ID: 1319-10-311-013

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NOTICE IS HEREBY GIVEN: That the Owner and Holder desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

EXECUTIVE TRUSTEE SERVICES, INC. was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: DAVID K. PFAFFENBERGER and EMILY M. PFAFFENBERGER

ORIGINAL BENEFICIARY: Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

CURRENT BENEFICIARY: Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

Recorded DOC #: 0537516 BOOK 0302 PAGE 07551 of Official Records in the Office of the Recorder of DOUGLAS County, State of NV, on 03/21/02.

Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation Ditech.com hereby accepts said appointment as Trustee under the above Deed of Trust, and As Successor Trustee. and pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust, does hereby Reconvey without Warranty, to the person or persons legally entitled thereto, all the estates now held by it under said Deed of Trust.

IN WITNESS WHEREOF the Owner and Holder and Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural. Dated on 8/7/03.

BENEFICIARY and SUBSTITUTED TRUSTEE

Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

C. Myrtetus/ Limited Signing Officer

STATE OP Pennsylvania

COUNTY OF Montgomery

) ss

On 8/7/03, before me, a Notary Public in and for the County of Montgomery, State of Pennsylvania, personally appeared, C. Myrtetus to me personally known to be the Limited Signing Officer of said Corporation; that the Seal affixed to said instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Oprporation by authority of its Board of Directors, and they acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed.

IN WITHERS WITEREDE, Have Hereunto signed my name and affixed my Notarial Seal the day and year last

written

Christine Ruhl

Notary Public in and for said County and State

COMMONWEALTH OF PENNSYLVANIA Notarial Seal

Christine Ruhl, Notary Public Horsham Twp., Montgomery County My Commission Expires February 6, 2006

Member, Pennsylvania Association of Notaries

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