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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: LARRY SILVEIRA

993 SPRINGFIELD DRIVE GARDNERVILLE, NV 89410

Assessor's Parcel Number 122016110001

2003 AUG 26 AM 9: 04

WERNER CHRISTEN RECORDER

Loan No. 414306142 AA

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas LARRY SILVEIRA AND DEBBIE SILVEIRA was the original Trustor under that certain Deed of Trust recorded on June 24, 2002 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0545448, in Book 0602, Page 07747, 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: August 18, 2003

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

Vickie Ingamells, Assist nt Secretary

STATE OF IOWA County of Black Hawk

On August 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 Signatu

J. Simon 2003-08-05 08/16/2004

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

(Notary's Seal)

MIN: 100062604143061424 MERS Telephone: 1-888-679-6377