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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: TRACY RICKETTS

1041 MAVERICK COURT GARDNERVILLE, NV 89410

Assessor's Parcel Number 122009415006

2003 AUG 26 AM 9: 05

WERNER CHRISTEN RECORDER

Loan No. 414592600 \

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas TRACY L. RICKETTS AND TERRY S. RICKETTS was the original Trustor under that certain Deed of Trust recorded on August 30, 2002 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0551183, in Book 0802, Page 11727, 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 15, 2003

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

Vickie Ingamells, Assistant Secretary

STATE OF IOWA County of Black Hawk

On August 15, 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

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

Notary's Signature

J. Simon 2003-07-31 08/16/2004

4IN: 100062604145926004 MERS Telephone: 1-888-679-6377

(Notary's Seal)