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RECORDING REQUESTED BY:

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

REQUESTED BY
ditech.com
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 OCT -6 AM 11:14

WHEN RECORDED, MAIL RECONVEYANCE TO:

Mail tax statements to.
CHARLES A. WHYTE
1329 US HIGHWAY 395 N
#10-292
GARDNERVILLE NV 894105391

WERNER CHRISTEN
RECORDER

\$ 17.00 PAID KZ DEPUTY

LOAN NUMBER: 81222140925162001
TAX ID: 1420-28-110-024

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: **CHARLES A. WHYTE**

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 #: 0547163 BOOK 0702 PAGE 4562** of Official Records in the Office of the Recorder of **DOUGLAS** County, State of **NV**, on **7/15/02**.

Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA 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 9/18/03.

BENEFICIARY and SUBSTITUTED TRUSTEE

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

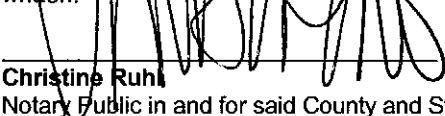


Jorge Araneta, Assistant Secretary

STATE OF Pennsylvania)
) ss
COUNTY OF Montgomery)

On 9/18/03, before me, a Notary Public in and for the County of Montgomery, State of Pennsylvania, personally appeared, Jorge Araneta to me personally known to be the Assistant Secretary 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 Corporation 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 WITNESS WHEREOF, I 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

0592541

COMMONWEALTH OF PENNSYLVANIA

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

BK 1003PG2223

Member, Pennsylvania Association of Notaries