REQUESTED BY

GMACMT9

IN OFFICIAL RECORDS OF
DOUGLAS CO., HEVADA

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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: KIMBERLY PETERSEN

1278 ARNOLD AVENUE SAN JOSE, CA 95110

Assessor's Parcel Number 131930633002

2003 OCT 13 AM 9: 54

WERNER CHRISTEN RECORDER

__DFPUTY

Loan No. 412813784

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas KIMBERLY S PETERSEN was the original Trustor under that certain Deed of Trust recorded on July 15, 2001 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0518583, in Book 0701, Page 4474, 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: October 1, 2003

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

Financial Network, Inc.)

Bv:

Vickie Ingamells, Assistant Secreta

STATE OF IOWA County of Black Hawk

On October 1, 2003, before me, Tami Keune, 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

TAMI KEUNE
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 159531
MY COMMISSION EXPIRES FEB. 14, 2006

Notary's Signature

(Notary's Seal)

Tami Keune 2003-09-30 02/14/2006

MIN: 100062604128137843

MERS Telephone: 1-888-679-6377