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Recording Requested By:

GMAC MORTGAGE CORPORATION
3451 Hammond Avenue
Waterloo, IA 50702

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: GREGORY MALAVAZOS

884 MEADOW VISTA DR CARSON CITY, NV 89705

Assessor's Parcel Number 142007112034

GMACMT9
IN OFFICIAL RECORDS OF
DOUGLAS CO.. HEYADA

2003 NOV 18 AM 10: 13

WERNER CHRISTEN RECORDER

SL7 PAIDE & DEPUTY

Loan No. 413393414

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas GREGORY A MALAVAZOS AND CAROL J MALAVAZOS, HUSBAND AND WIFE, AS JOINT TENANTS was the original Trustor under that certain Deed of Trust recorded on December 28, 2001 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0531209, in Book 1201, Page 10043, 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: November 12, 2003

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

By: __

Carrie Yu, Assistant Secretary

STATE OF IOWA County of Black Hawk

On November 12, 2003, before me, T. Runge, personally appeared Carrie Yu, 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 in hand and official seal

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NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 724473

MY COMMISSION EXPIRES SEPTEMBER 12, 2006

T. RUNGE

Notary's Signature

09/12/2006

(Notary's Seal)

T. Runge 2003-11-07

09/12/2000

MIN: 100062604133934143 MERS Telephone: 1-888-679-6377