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REQUESTED BY

GMAC M+S

IN OFFICIAL RECORDS OF
DOUGLAS CO., MEYAD:

2003 NOV 25 AM 8: 40

WERNER CHRISTEN RECORDER

17 FAID KO DEPUTY

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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: SHARON SCHMIDT

1524 GARDNER STREET GARDNERVILLE, NV 89410

Assessor's Parcel Number 132032613013

Loan No. 414626523

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas SHARON L SCHMIDT, AN UNMARRIED WOMAN was the original Trustor under that certain Deed of Trust recorded on September 10, 2002 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0551777, in Book 0902, Page 2660, 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 19, 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 19, 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 my hand and official seal

Notary's Signature

09/12/2006

T. Runge 2003-11-14

MIN: 100062604146265238

MERS Telephone: 1-888-679-6377

T. RUNGE

NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 724473 MY COMMISSION EXPIRES SEPTEMBER 12, 2006

(Notary's Seal)