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

2004 JAN 12 PM 2: 28

WERNER CHRISTEN RECORDER

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: HOWARD L WINN

1010 SAGEBRUSH CT GARDNERVILLE, NV 89410

Assessor's Parcel Number 1220 - 10 - 410 - 002

Loan No. 685183887

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas HOWARD L.WINN AND HELEN J. WINN was the original Trustor under that certain Deed of Trust recorded on July 5, 2002 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number 0546490, in Book 0702, Page 168, Certificate DOUGLAS. 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: December 29, 2003

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

Corporation)

By:

Carrie Yu, Assistant Secretary

STATE OF IOWA County of Black Hawk

On December 29, 2003, before me, J. Simon, 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

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

Notary's Signature

2003-12-26

I. Simon

08/16/2004

MERS Telephone: 1-888-679-6377

MIN: 100037506851838871

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(Notary's Seal)