REQUESTED BY

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

WHEN RECORDED RETURN AND MAIL TAX STATEMENT TO: JUDY DAVIDSON

4760 MATTERHORN WAY ANTIOCH, CA 94531

Assessor's Parcel Number 0722603

2004 JAN 12 PH 2: 28

WERNER CHRISTEN RECORDER

Loan No. 161740204

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

Whereas JUDITH A. DAVIDSON was the original Trustor under that certain Deed of Trust recorded on November 24, 1998 in the office of the County Recorder of DOUGLAS County, Nevada, Instrument Number ---, in Book 1198, Page 5837, 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: January 2, 2004

GMAC Mortgage Corporation

By:

Carrie Y u Limited Signing Officer

STATE OF IOWA County of Black Hawk

On January 2, 2004, before me, T. Runge, personally appeared Carrie Yu, Limited Signing Officer, 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

T. Runge 2003-12-31 09/12/2006

T. RUNGE

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

(Notary's Seal)