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Assessor's/Tax ID No. 1319-03-401-007

Recording Requested By:
GMAC MORTGAGE CORPORATION

✓ When Recorded Return To:
JOHN JACKSON
P O BOX 275
GENOA, NV 89411

REQUESTED BY
GMAC mfg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 MAR 23 AM 8:07

WERNER CHRISTEN
RECORDER

\$ 19.00 PAID KD DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0415280171 "JACKSON" Lender ID:10025/1684359961
Douglas, Nevada
MERS #: 100062604152801710 VRU #: 1-888-679-6377

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/20/2002, made by JOHN J. JACKSON AND PAMELA H. JACKSON as Trustor, with NORTHERN NEVADA TITLE as Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) as Beneficiary, which said Deed of Trust was recorded 11/26/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1102 Page/Folio: 11699 as Instrument No.: 0559117 wherein said Owner and Holder hereby substitutes Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 223 HOLTON COURT, GENOA, NV 89411

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) P.O. BOX 2026, FLINT, MI 48501-2026 as owner and Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) P.O. BOX 2026, , FLINT, MI 48501-2026 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

0607994

BK0304PG10656

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

On March 9th, 2004

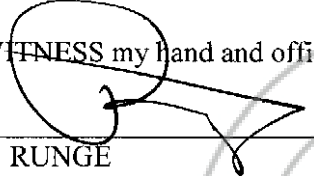
By: 
Carrie Yu, Assistant Secretary

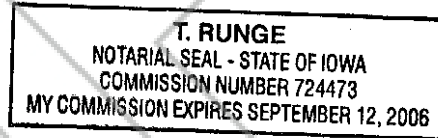


STATE OF Iowa
COUNTY OF Black Hawk

On March 9th, 2004, before me, T. RUNGE, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Carrie Yu, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


T. RUNGE
Notary Expires: 09/12/2006 #724473

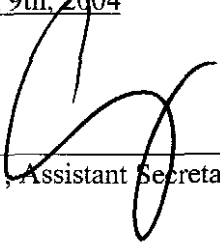


(This area for notarial seal)

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

0607994
BK0304PG10657

By Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) as Trustee
On March 9th, 2004

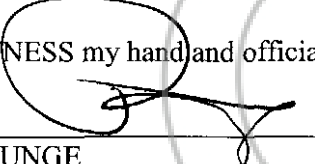


Carrie Yu, Assistant Secretary

STATE OF Iowa
COUNTY OF Black Hawk

On March 9th, 2004, before me, T. RUNGE, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Carrie Yu, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,



T. RUNGE
Notary Expires: 09/12/2006 #724473

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

(This area for notarial seal)

0607994
BK0304PG10658