

19-
Assessor's/Tax ID No. 1220-04-210-039

Recording Requested By:
GMAC MORTGAGE CORPORATION

✓ When Recorded Return To:
ROSELLE NIECE
1354 WILSON CIRCLE
GARDNERVILLE, NV 89410

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

2004 MAR 23 AM 8:08

WERNER CHRISTEN
RECORDER

\$19⁰⁰ PAID KJ DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0413199340 "MCNIECE" Lender ID:10025/1679522253
Douglas, Nevada
MERS #: 100062604131993406 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: 11/14/2001, made by ROSELLE F MCNIECE as Trustor, with STANDARD TRUST DEED SERVICE COMPANY 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 11/16/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1101 Page/Folio: 5248 as Instrument No.: 0527980 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 : 1354 WILSON CIRCLE, GARDNERVILLE, NV 89410

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;

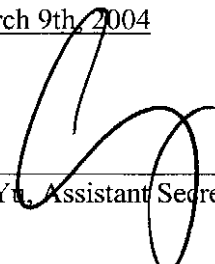
*KKG*KKGGMAC*03/09/2004 04:19:20 AM* GMAC01GMAC00000000000000000031276* NVDOUGL* 0413199340 NVDOUGL_TRUST_SUB *KKG*KKGGMAC*

0607995

BK0304PG10659

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

On March 9th, 2004

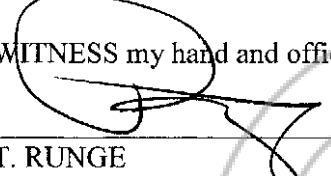
By: 
Carrie Yu, Assistant Secretary



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,

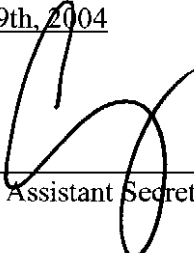

T. RUNGE
Notary Expires: 09/12/2006 #724473



(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.

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

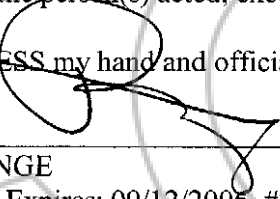


Carrie Yu , Assistant Secretary

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)

0607995

BK0304PG10661