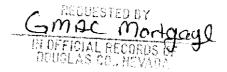
Assessor's/Tax ID No. 1220-22-310-191

Recording Requested By:
GMAC MORTGAGE CORPORATION

When Recorded Return To: ✓ DOUG ODELL 679 ANN WAY GARDNERVILLE, NV 89460



2004 APR 16 PM 2: 26

WERNER CHRISTEN RECORDER

SICI PAID CF DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0415201474 "ODELL" Lender ID:20008/554542374 Douglas, Nevada

MERS #: 100062604152014744 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: 01/09/2003, made by DOUG JOHN ODELL AND JENNIFER K. JOHNSON as Trustor, with FIRST AMERICAN 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 01/10/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0103 Page/Folio: 04195 as Instrument No.: 0563645 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: 679 ANN WAY, 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;

*MAB*MABGMAC*04/02/2004 11:09:54 PM* GMAC01GMAC00000000000000005555* NVDOUGL* 0415201474 NVDOUGL_TRUST_SUB *MAB*MABGMAC*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

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

On April 2nd, 2004

By: Carrie Yu, Assistant Secretary

STATE OF Iowa V COUNTY OF Black Hawk

On April 2nd, 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)

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 pesons legally entitled thereto all estate now held by it under said Deed of Trust.

*MAB*MABGMAC*04/02/2004 11:09:54 PM* GMAC01GMAC000000000000000055055* NVDOUGL* 0415201474 NVDOUGL TRUST SUB *MAB*MABGMAC*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

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

On April 2nd, 2004

Carrie Yu, Assistant Secretary

STATE OF Iowa COUNTY OF Black Hawk

On April 2nd, 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)

*MAB*MABGMAC*04/02/2004 11:09:54 PM* GMAC01GMAC000000000000000055055* NVDOUGL* 0415201474 NVDOUGL_TRUST_SUB *MAB*MABGMAC*