RECORDING REQUESTED BY: ditech.com P.O. BOX 969 HORSHAM, PA 19044

WHEN RECORDED, MAIL RECONVEYANCE TO: MAIL TAX STATEMENTS TO: WILLIAM J. MCCULLOCH 1459 EDLESBOROUGH CIRCLE **GARDNERVILLE NV 89410**

CIAL RECORDS AS COLLEYAD

2004 APR 19 PM 12: 32

WERNER CHRISTEN RECORDER

PAID (2 DEPUTY

LOAN NUMBER: 81200103624262001

TAX ID: 1320-33-312-029

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NOTICE IS HEREBY GIVEN: That the Owner and Holder desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

EXECUTIVE TRUSTEE SERVICES, INC. was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: WILLIAM J. McCULLOCH and CAROL A. McCULLOCH

ORIGINAL BENEFICIARY: Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

CURRENT BENEFICIARY: Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

Recorded DOC #: 0527820 BOOK 1101 PAGE 4878 of Official Records in the Office of the Recorder of DOUGLAS County, State of NV, on 11/15/2001.

Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com hereby accepts said appointment as Trustee under the above Deed of Trust, and As Successor Trustee, and 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 the estates now held by it under said

IN WITNESS WHEREOF the Owner and Holder and Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com as Successor Trustee, has caused this instrument to be executed, each in its respective interest.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural. Dated on 3/31/2004.

BENEFICIARY and SUBSTITUTED TRUSTEE

Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com

es Callan, Assistant Secretary STATE OF Pennsylvania) ss **COUNTY OF Montgomery**

On 3/31/2004, before me, a Notary Public in and for the County of Montgomery, State of Pennsylvania, personally appeared, James Callan to me personally known to be the Assistant Secretary of said Corporation; that the Seal affixe∮ tò said instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation by authority of its Board of Directors, and they acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed.

IN WITNESS WHEREOF, I have necessary name and affixed my Notarial Seal the day and year last

written.

Notary Public in and for said County and State

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal Christine Ruhl, Notary Public Horsham Twp., Montgomery County My Commission Expires February 6, 2006

Member, Pennsylvania Association of Notaries

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