19-

Assessor's/Tax ID No. 1420-07-813-003

Recording Requested By:
GMAC MORTGAGE CORPORATION

When Recorded Return To:
JAYNE PODRATZ-LUNDBERG
984 DESERT DRIVE
CARSON CITY, NV 89705

GEOUECHED BY

GMACMT9

IN OFFICIAL RECONAS OF
COUGLAS COLLEGADE

2004 APR 20 PM 3: 10

WERNER CHRISTEN RECORDER

PAIR 1 DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0652815440 "PODRATZ-LUNDBER" Lender ID:10025/1679800086 Douglas, Nevada

MERS #: 100037506528154405 VRU #: 1-888-679-6377

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com) is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/24/2001, made by JAYNE PODRATZ-LUNDBERG AND THEODORE J. LUNDBERG as Trustor, with EXECUTIVE TRUSTEE SERVICES, INC. as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GMAC MORTGAGE CORPORATION DBA DITECH.COM) as Beneficiary, which said Deed of Trust was recorded 12/26/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1201 Page/Folio: 8485 as Instrument No.: 0530907 wherein said Owner and Holder hereby substitutes Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com) as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 984 DESERT DRIVE, CARSON CITY, NV 89705

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

*JXB*JXBGMAC*04/13/2004 07:28:37 AM* GMAC01GMAC000000000000000053241* NVDOUGL* 0652815440 NVDOUGL TRUST SUB **JXBGMAC*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com)

On April 13th, 2004

By: Carrie Va. Assistant Secretary

STATE OF Iowa/ COUNTY OF Black Hawk



On April 13th, 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, GMAC Mortgage Corporation DBA DiTech.com) 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.

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com) as Trustee

On April 13th, 2004

Carrie Vu, Assistant Secretary



STATE OF Iowa COUNTY OF Black Hawk

On April 13th, 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)

*JXB*JXBGMAC*04/13/2004 07:28:38 AM* GMAC01GMAC000000000000000053241* NVDOUGL* 0652815440 NVDOUGL_TRUST_SUB **JXBGMAC*