

19

Assessor's/Tax ID No. 1219-04-001-012

Recording Requested By:  
GMAC MORTGAGE CORPORATION

When Recorded Return To:  
✓ ROBERT R HOY  
PO BOX 14181  
SOUTH LAKE TAHOE, CA 96151

REQUESTED BY  
Gmac mfg  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2004 MAY 25 AM 8:12

WERNER CHRISTEN  
RECORDER

\$ 19<sup>08</sup> PAID K2 DEPUTY



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

GMAC MORTGAGE CORPORATION #:0415843457 "HOY" Lender ID:10025/1686446870  
Douglas, Nevada PIF: 05/06/2004  
MERS #: 100062604158434573 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: 02/28/2003 , made by ROBERT R HOY as Trustor, with STEWART 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 03/06/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0303 Page/Folio: 2069 as Instrument No.: 569132 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 : 195 ASPEN HILL COURT, GARDNERVILLE, NV 89410

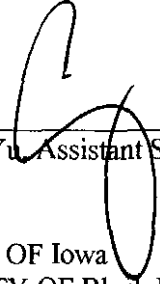
IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) P.O. BOX 2026, FLINT, MI 48501-2026 as owner and Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial 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;

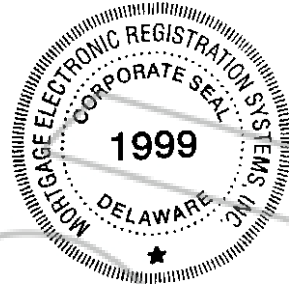
0614071

BK0504PG11822

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

On May 18th, 2004

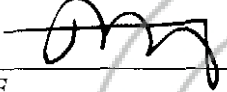
By:   
Carrie Yu, Assistant Secretary

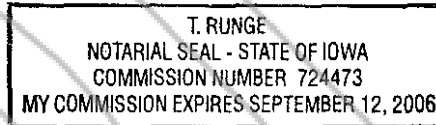


STATE OF Iowa  
COUNTY OF Black Hawk

On May 18th, 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,

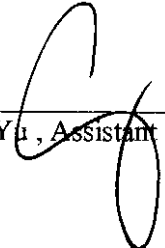
  
T. RUNGE  
Notary Expires: 09/12/2006 #724473

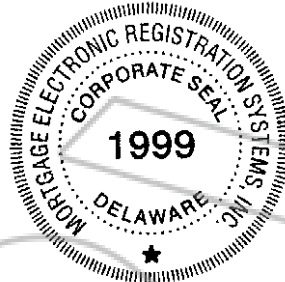


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Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said 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 May 18th, 2004

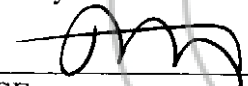
  
\_\_\_\_\_  
Carrie Yu, Assistant Secretary



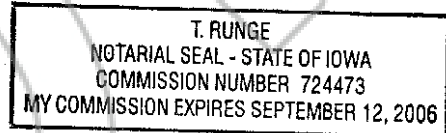
STATE OF Iowa  
COUNTY OF Black Hawk

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WITNESS my hand and official seal,

  
\_\_\_\_\_  
T. RUNGE

Notary Expires: 09/12/2006 #724473



(This area for notarial seal)

0614071  
BK0504PG11824