Assessor's/Tax ID No. 1320-33-718-005

Recording Requested By:
GMAC MORTGAGE CORPORATION

When Recorded Return To:
DAVID VILES
1374 HASTINGS LANE
GARDNERVILLE, NV 89410

GMACMES

TH OFFICIAL RECORDS OF
COUGLAS CO., HEYADA

2004 MAY 25 AM 8: 15

WERNER CHRISTEN
RECORDER

S19 PAID 2 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0414753699 "VILES" Lender ID:10025/1685043265

Douglas, Nevada PIF: 05/05/2004

MERS #: 100062604147536991 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: 12/11/2002, made by DAVID VILES AND KIMBERLY A VILES as Trustor, with WESTERN 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 12/17/2002 in the Office of the County Recorder of Douglas State of Nevada, as Instrument No.: 0561145 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: 1374 HASTINGS LANE, 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;

"RZE"TMEGMAC"05/18/2004 12:15:17 AM" GMAC01GMAC00000000000000131743" NVDOUGL" 0414753699 NVDOUGL_TRUST_SUB "RZE"TMEGMAC"

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 May 18th, 2004

Carrie Yu, Assistant Secretary

STATE OF Iow COUNTY OF Black Hawk

TOPO PELAWARE SHAME

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

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.

*RZE*TMEGMAC*05/18/2004 12:15:17 AM* GMAC01GMAC000000000000000131743* NVDOUGL* 0414753699 NVDOUGL_TRUST_SUB *RZE*TMEGMAC*

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 May 18th, 2004

Carrie Ylu Assistant Secretary

1999 RORATE STILL STILL

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

T. RUNGE NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 724473 MY COMMISSION EXPIRES SEPTEMBER 12, 2006

(This area for notarial seal)

*RZE*TMEGMAC*05/18/2004 12:15:17 AM* GMAC01GMAC00000000000000131743* NVDOUGL* 0414753699 NVDOUGL_TRUST_SUB *RZE*TMEGMAC*