Assessor's/Tax ID No. 1420-08-211-012

Recording Requested By:
GMAC MORTGAGE CORPORATION

When Recorded Return To: NANCY BAUER 1011 HAYSTACK DRIVE CARSON CITY, NV 89705 REQUESTED BY

Cma c m f g

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2004 JUN -8 AM 8: 38

WERNER CHRISTEN RECORDER

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0413017104 "BAUER" Lender ID:10025/1678443724

Douglas, Nevada PIF: 05/20/2004

MERS #: 100062604130171046 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: 09/12/2001, made by NANCY C. BAUER as Trustor, with STANDARD TRUST DEED SERVICE CO 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 09/19/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0901 Page/Folio: 4476 as Instrument No.: 0523076 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: 1011 HAYSTACK DRIVE, CARSON CITY, NV 89705

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;

"KAC"KACGMAC"05/31/2004 11:09:53 PM* GMAC01GMAC000000000000000152568" NVDOUGL" 0413017104 NVDOUGL_TRUST_SUB "KAC*KACGMAC"

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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 31st, 2004

By: Vickie Ingamells, Assistant Secretary

1999 TEMS AND THE STATE OF THE

STATE OF Iowa
COUNTY OF Black Hawk

On May 31st, 2004, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Vickie Ingamells, 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,

M. CLARK

Notary Expires: 05/17/2007 #728505

M. CLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2007

(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.

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 31st, 2004

Vickie Ingamells, Assistant Vecretary



STATE OF Iowa COUNTY OF Black Hawk

On May 31st, 2004, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Vickie Ingamells, 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,

MCLARK

Notary Expires: 05/17/2007 #728505

M. CLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)

"KAC"KACGMAC"05/31/2004 11:09:53 PM" GMAC01GMAC000000000000000152568" NVDOUGL" 0413017104 NVDOUGL_TRUST_SUB "KAC"KACGMAC"