2004 JUN 14 PH 12: 21

Werner Christen RECORDER

DEPUTY

RECORDING REQUESTED BY: GMAC Mortgage P.O. BOX 969 HORSHAM, ₱A 19044

WHEN RECORDED, MAIL RECONVEYANCE TO: MAIL TAX STATEMENTS TO: **DEREK LOWE** 1757 SOLITUDE LANE **GARDNERVILLE NV 89410**

LOAN NUMBER: 81400656112722001

TAX ID: 1220-02-001-023

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

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

TRUSTOR: DEREK LOWE and DANETTE LOWE

ORIGINAL BENEFICIARY: Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage

Corporation

CURRENT BENEFICIARY: Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage

Corporation

Recorded DOC #: 0574920 BOOK 0403 PAGE 14064 of Official Records in the Office of the Recorder of DOUGLAS County, State of NV, on 4/29/2003.

Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation 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 Deed of Trust.

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

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular Dated on 5/27/2004. number includes the plural.

BENEFICIARY and SUBSTITUTED TRUSTEE

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

Mh James/Callan, Assistant Secretary

STATE OF Pennsylvania

) ss.

COUNTY OF Montgomery

On 5/27/2004, before ma 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 affixed to 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 WINESE WHEREDE, I have hereunto signed my name and affixed my Notarial Seal the day and year last

COMMONWEALTH OF PENNSYLVANIA

written.

Christine Ruhl

Notary Public in and for said County and State

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

Member, Pennsylvania Association of Notaries

0616050