REQUESTED BY

GMAL Mts

IN OFFICIAL RECORDS OF
DOUGLAS COLUMNACE

2004 JUN 22 AM 10: 59

WERNER CHRISTEN
RECORDER
19 PAID K2 DEPUT

Assessor's/Tax ID No. 1320-33-714-013

Recording Requested By: GMAC MORTGAGE CORPORATION

When Recorded Return To: CARROLL BARR PO BOX 87 GENOA, NV 89411

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0414701706 "BARR" Lender ID:10025/1682675842

Douglas, Nevada PIF: 06/02/2004

MERS #: 100062604147017067 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: 08/26/2002, made by CARROLL A. BARR 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 09/03/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0902 Page/Folio: 00282 as Instrument No.: 0551306 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: 1328 PETAR DRIVE, 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;

*KAC*KACGMAC*08/15/2004 12:15:44 AM* GMAC01GMAC0000000000000000168506* NVDQUGL* 0414701706 NVDQUGL_TRUST_SUB *KAC*KACGMAC*

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 June 15th, 2004

By: Vickie Ingamells, Assistant Secretary

1999 STEMS

STATE OF Iowa COUNTY OF Black Hawk

On June 15th, 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 HUMBER 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.

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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, Homecomings Financial Network, Inc.) as Trustee On June 15th, 2004

Vickie Ingamells, Assistant Secretary



STATE OF Iowa COUNTY OF Black Hawk

On June 15th, 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.

WINNESS 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)

*KAC*KACGMAO*06/15/2004 12:15:44 AM* GMAC01GMAC000000000000000168506* NVDOUGL* 0414701706 NVDOUGL_TRUST_SUB *KAC*KACGMAC*