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Assessor's/Tax ID No. 1420-07-110-002

Recording Requested By:
GMAC MORTGAGE CORPORATION

When Recorded Return To:
✓ GREGG KISPERT
3592 GREEN ACRE DRIVE
CARSON CITY, NV 89705

REQUESTED BY
Gmac mtg
IN OFFICIAL RECORDS OFFICE
DOUGLAS CO., NEVADA

2004 JUN 22 AM 10: 59

WERNER CHRISTEN
RECORDER

\$ 19⁰⁰ PAID KJ DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0413320508 "KISPERT" Lender ID:20008/081711999
Douglas, Nevada PIF: 06/03/2004
MERS #: 100062604133205080 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: 12/20/2001, made by GREGG KISPERT AND LESLIE E. KISPERT as Trustor, with STANDARD TRUST DEED SERVICE COMPANY, A CALIFORNIA CORPORATION as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") (SOLELY A S NOMINEE FOR LENDER, HOMECOMINGS FINANCIAL NETWORK, INC) as Beneficiary, which said Deed of Trust was recorded 12/27/2001 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1201 Page/Folio: 9202 as Instrument No.: 0531072 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 : 3592 GREEN ACRE DRIVE, CARSON CITY, NV 89705

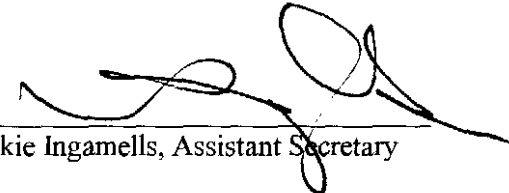
IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) P.O. BOX 2026, FLINT, MI 48501-2026 as owner and Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial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

*RZE*TMEGMAC*06/15/2004 12:15:42 AM* GMAC01GMAC000000000000000017128* NVDOUGL* 0413320508 NVDOUGL_TRUST_SUB *RZE*TMEGMAC*

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BK0604PG10826


Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.)
On June 15th, 2004

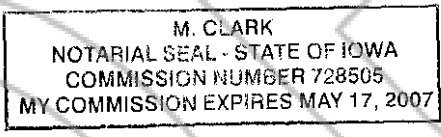
By: 
Vickie Ingamells, Assistant Secretary



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.

WITNESS my hand and official seal,





M. CLARK
Notary Expires: 05/17/2007 #728505

(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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

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By Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) as Trustee
On June 15th, 2004



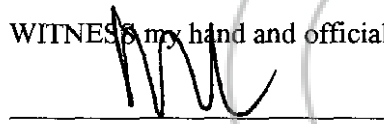
Vickie Ingamells, Assistant Secretary



STATE OF Iowa
COUNTY OF Black Hawk

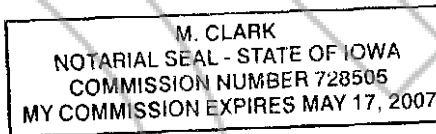
On June 15th, 2004, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Vickie Ingamells, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within 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.

WITNESSE my hand and official seal,



M. CLARK

Notary Expires: 05/17/2007 #728505



(This area for notarial seal)

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