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Assessor's/Tax ID No. 1220-22-110-059

Recording Requested By:  
GMAC MORTGAGE CORPORATION

When Recorded Return To:  
✓ CHARLES S FRASER  
1435 JAMES ROAD  
GARDNERVILLE, NV 89460

REQUESTED BY  
*GmDC Mly*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2004 JUN 29 AM 11:16

WERNER CHRISTEN  
RECORDER

\$ *1900* PAID *RS* DEPUTY



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

GMAC MORTGAGE CORPORATION #:0416255768 "FRASER" Lender ID:10023/4002989065  
Douglas, Nevada PIF: 06/09/2004

GMAC Mortgage Corporation is the Owner and Holder of the Note secured by the Deed of Trust Dated: 03/03/2003, made by CHARLES S FRASER, KRISTI FRASER as Trustor, with STEWART TITLE as Trustee, for the benefit of HOMECOMINGS FINANCIAL NETWORK, INC. as Beneficiary, which said Deed of Trust was recorded 03/10/2003 in the Office of the County Recorder of Douglas State of Nevada, as Instrument No.: 0569387 wherein said Owner and Holder hereby substitutes GMAC Mortgage Corporation as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 1435 JAMES ROAD, GARDNERVILLE, NV 89460

IN WITNESS WHEREOF, GMAC Mortgage Corporation 3451 HAMMOND AVENUE, WATERLOO, IA 50702 as owner and GMAC Mortgage Corporation 3451 HAMMOND AVENUE, , WATERLOO, IA 50702 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

GMAC Mortgage Corporation  
On June 21st, 2004



By: *[Signature]*  
Christie Bouchard, Limited Signing Officer

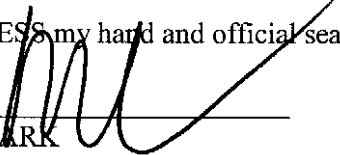
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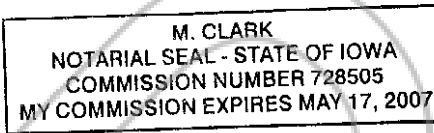
BK0604PG14140

STATE OF Iowa  
COUNTY OF Black Hawk

On June 21st, 2004, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Christie Bouchard, Limited Signing Officer, 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)

GMAC Mortgage Corporation 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.

By GMAC Mortgage Corporation as Trustee  
On June 21st, 2004

  
\_\_\_\_\_  
Christie Bouchard, Limited Signing Officer



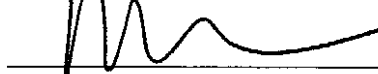
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STATE OF Iowa  
COUNTY OF Black Hawk

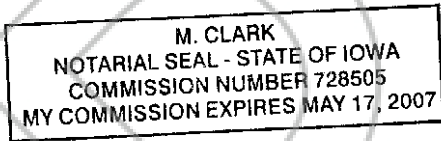
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WITNESS my hand and official seal,



M. CLARK

Notary Expires: 05/17/2007 #728505



(This area for notarial seal)

0617413

BK0604PG14142