Assessor's/Tax ID No. 1320-33-717-033

Recording Requested By:
GMAC MORTGAGE CORPORATION

When Recorded Return To: EMIL OLSEN 1374 FALSTAFF LANE GARDNERVILLE, NV 89410 REQUESTED BY

M P C M H

IN OFFICIAL RECORDS OF

DOUGLAS CO., HEVADA

2004 OCT -1 AM 9: 52

WERNER CHRISTEN RECORDER

PAID BY DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0414748269 "OLSEN" Lender ID:10025/1682733867

Douglas, Nevada PIF: 09/13/2004

MERS #: 100062604147482691 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: 09/03/2002, made by EMIL L. OLSEN AND WILMA D. OLSEN 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 09/09/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 902 Page/Folio: 2232 as Instrument No.: 0551709 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: 1374 FALSTAFF LANE, 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;

*DMW*DMWGMAC*09/24/2004 09:28:12 PM* GMAC01GMAC0000000000000000285633* NVDOUGL* 0414748269 NVDOUGL TRUST SUB *DMW*DMWGMAC*

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 September 24th, 2004

By: ______Christie Bouchard, Assistant Secretary

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STATE OF Iowa COUNTY OF Black Hawk

On September 24th, 2004, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Christie Bouchard, 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.

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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 September 24th, 2004

Christie Bouchard, Assistant Secretary



STATE OF Iowa COUNTY OF Black Hawk

On September 24th, 2004, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Christie Bouchard, 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 CTARK

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)

*DMW*DMWGMAC*09/24/2004 09:28:13 PM* GMAC01GMAC0000000000000000285633* NVDOUGL* 0414748269 NVDOUGL_TRUST_SUB *DMW*DMWGMAC*