Recording Requested By: GMAC MORTGAGE CORPORATION

When Recorded Return To: CHARLES A PRIEST PO BOX 11891 ZEPHYR COVE, NV 89448 REQUESTED BY GMACMT9 IN OFFICIAL RECORDS OF BOUGLAS CO., NEVADA

2004 OCT -4 AM 9: 08

WERNER CHRISTEN
RECORDER

19 PAID K 1 DEPUTY

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0415136159 "PRIEST" Lender ID:10025/1684012486 Douglas, Nevada PIF: 08/31/2004

MERS #: 100062604151361591 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: 10/16/2002, made by CHARLES A PRIEST, TRUSTEE, PRIEST FAMILY TRUST DECEDENT'S EXEMPTION TRUST DATED AUGUST 9, 1996 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 10/23/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1002 Page/Folio: 10312 as Instrument No.: 0555691 ReRecorded 10/23/2002 in Book/Reel/Liber: 1102 Page/Folio: 3795 as Instrument No.: 557422 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: 450 LAKEVIEW AVE, ZEPHYR COVE, NV 89448

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;

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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 22nd, 2004

By:

Christie Bouchard, Assistant Secretary

STATE OF Iowa COUNTY OF Black Hawk

On September 22nd, 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.

WITHESS my hard and official seal,

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 22nd, 2004

Christie Bouchard, Assistant Secretary



STATE OF Iowa COUNTY OF Black Hawk

On September 22nd, 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)

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