Assessor's/Tax ID No. 122022310187

Recording Requested By:
GMAC MORTGAGE CORPORATION

When Recorded Return To:
MICHAEL DELACOUR
1450 SALLY LANE
GARDERNVILLE, NV 89410

REQUESTED BY

M. H.C. M. L.

IN OFFICIAL RECORDS OF
DOUGLAS CO., REVADA

2004 NOV -2 PM 1: 04

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0413366626 "DELACOUR" Lender ID:10025/1681356859 Douglas, Nevada

MERS #: 100062604133666265 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: 01/15/2002, made by MICHAEL DELACOUR as Trustor, with STANDARD TRUST DEED SERVICE CO. 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 02/05/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: 0534086 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: 1450 SALLY 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:

*DKP*DKPGMAC*03/16/2004 05:28:28 AM* GMAC01GMAC00000000000000000040509* NVDOUGL* 0413366626 NVDOUGL_TRUST_SUB *DKP*DKPGMAC*

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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 March 16th, 2004

By: Carrie Yu, Assistant Secretary

STATE OF Iowa COUNTY OF Black Hawk



On March 16th, 2004, before me, T. RUNGE, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Carrie Yu, 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,

Notary Expires: 00/12/2006, #73

Notary Expires: 09/12/2006 #724473

T. RUNGE
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 724473
MY COMMISSION EXPIRES SEPTEMBER 12, 2006

(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.

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 March 16th, 2004

Carrie Yu Assistant Secretary

STATE OF Iowa COUNTY OF Black Hawk

On March 16th, 2004, before me, T. RUNGE, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Carrie Yu, 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,

T. RUNGE

Notary Expires: 09/12/2006 #724473

T. RUNGE

NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 724473 MY COMMISSION EXPIRES SEPTEMBER 12, 2006

(This area for notarial seal)

*DKP*DKPGMAC*03/16/2004 05:28:33 AM* GMAC01GMAC0000000000000000000000000000000 1413366626 NVDOUGL TRUST SUB *DKP*DKPGMAC*