

Assessor's/Tax ID No. 522-48-0896

Recording Requested By:
GMAC MORTGAGE CORPORATION

When Recorded Return To:
JUDY DAVIDSON
4760 MATTERHORN WAY
ANTIOCH, CA 94531

✓ GMAC Mortgage Corporation
3451 Hammond Avenue
Post Office Box 780
Waterloo, Iowa 50704-0780

REQUESTED BY
Gmac mts
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 NOV 15 AM 8:14

WERNER CHRISTEN
RECORDER

\$19⁰⁰ PAID K2 DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0492077003 "DAVIDSON" Lender ID:40223/492077003
Douglas, Nevada PIF: 10/04/2004

New York Life Insurance Company is the Owner and Holder of the Note secured by the Deed of Trust Dated: 11/17/1998, made by JUDY DAVIDSON as Trustor, with EXECUTIVE TRUSTEE SERVICES, INC. as Trustee, for the benefit of GMAC MORTGAGE CORPORATION as Beneficiary, which said Deed of Trust was recorded 11/23/1998 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 1198 Page/Folio: 5508 as Instrument No.: 0454839 wherein said Owner and Holder hereby substitutes New York Life Insurance Company as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 173 JUNIPER DRIVE, STATELINE, NV 89449

IN WITNESS WHEREOF, New York Life Insurance Company, as owner and New York Life Insurance Company, as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

New York Life Insurance Company
On OCT 27 2004

By: *Roger Braxton*
ROGER BRAXTON
Assistant Vice President

SEAL

0629158

BK1104PG06360

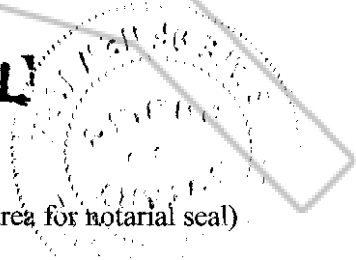
STATE OF **NEW YORK**
COUNTY OF **NEW YORK**

On October 27, 2004 before me, **VANESSA M. HILL**, a Notary Public in and for NEW YORK LIFE INSURANCE COMPANY in the State of **NEW YORK** personally appeared **ROGER BRAXTON**, 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,

Vanessa M. Hill **VANESSA M. HILL**
Notary Public, State of New York
No. 01181032
Qualified in Westchester County
Commission Expires 10-13-05

SEAL



(This area for notarial seal)

New York Life Insurance Company 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 New York Life Insurance Company as Trustee
On OCT 27, 2004

Roger Braxton
ROGER BRAXTON
Assistant Vice President

SEAL

0629158
BK1104PG06361

STATE OF
COUNTY OF **NEW YORK**

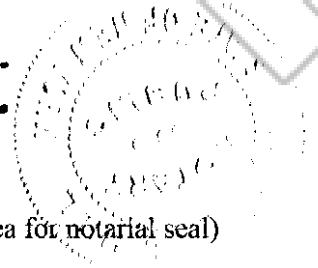
On October 27, 2004, before me, **VANESSA M. HILL**, a Notary Public in
and for **NEW YORK LIFE INSURANCE COMPANY** in the State of **NEW YORK**,
personally appeared **ROGER BRAXTON**, personally known to me (~~or
proved to me on the basis of satisfactory evidence~~) to be the person(s) whose name(s) 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,

Vanessa M. Hill

Notary Expires: / /
VANESSA M. HILL
Notary Public, State of New York
No. 01H16031892
Qualified in Bronx County
Commission Expires 10-13-05

SEAL



(This area for notarial seal)

0629158

BK1104PG06362