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REQUESTED BY
GMAC mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

Assessor's/Tax ID No. 1220-24-810-025

2004 DEC -7 AM 8:09

Recording Requested By:
GMAC MORTGAGE CORPORATION

WERNER CHRISTEN
RECORDER

✓ When Recorded Return To:
STEPHANIE A COLBERT
637 MUSTANG LANE
GARDNERVILLE, NV 89410

\$ 19.00 PAID KJ DEPUTY



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0416998573 "COLBERT" Lender ID:10025/1688390054
Douglas, Nevada PIF: 11/18/2004
MERS #: 100062604169985738 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: 05/20/2003, made by STEPHANIE A COLBERT as Trustor, with MARQUIS 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 05/27/2003 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0503 Page/Folio: 13702 as Instrument No.: 0578067 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.

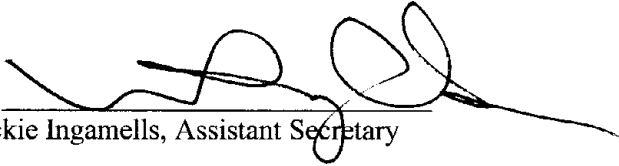
Property Address : 637 MUSTANG LANE, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) P.O. BOX 2026, G4318 MILLER RD, 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, G4318 MILLER RD, FLINT, MI 48501-2026 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

0631230

BK1204PG02823

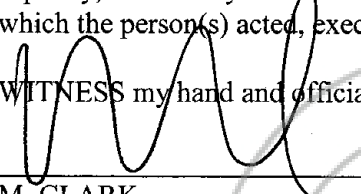
Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.)
On November 30th, 2004

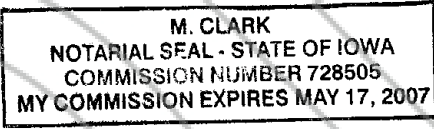
By: 
Vickie Ingamells, Assistant Secretary



STATE OF Iowa
COUNTY OF Black Hawk

On November 30th, 2004, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Vickie Ingamells, 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



(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 persons legally entitled thereto all estate now held by it under said Deed of Trust.

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By Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.) as Trustee
On November 30th, 2004


Vickie Ingamells , Assistant Secretary

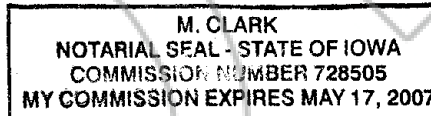


STATE OF Iowa
COUNTY OF Black Hawk

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WITNESS my hand and official seal,


M. CLARK
Notary Expires: 05/17/2007 #728505



(This area for notarial seal)

0631230

BK1204PG02825