Assessor's/Tax ID No. 1220-16-210-186

Recording Requested By:
GMAC MORTGAGE CORPORATION

When Recorded Return To: ARTHUR HOUSTON 1209 MANHATTAN WAY GARDNERVILLE, NV 89410 DOC # 0636715 02/15/2005 09:40 AM Deputy: KLJ OFFICIAL RECORD Requested By: G M A C MORTGAGE

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: BK-0205 PG-5114 RPIT:

19.00





SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0414509133 "HOUSTON" Lender ID:10025/1682650614 Douglas, Nevada PIF: 01/28/2005

MERS #: 100062604145091338 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: 08/16/2002, made by ARTHUR WILLIAM HOUSTON AND JEANNE A. ZEMAREL as Trustor, with MARQUIS TITLE as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") (SOLELY A S NOMINEE FOR LENDER, HOMECOMINGS FINANCIAL NETWORK, INC) as Beneficiary, which said Deed of Trust was recorded 08/22/2002 in the Office of the County Recorder of Douglas State of Nevada, as Instrument No.: 0550235 wherein said Owner and Holder hereby substitutes EXECUTIVE TRUSTEE SERVICES, INC. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 1209 MANHATTAN WAY, 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 EXECUTIVE TRUSTEE SERVICES, INC. 15455 SAN FERNANDO MISSION BLVD. SUITE 208, MISSION HILLS, CA 91345 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

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 February 8th, 2005

By:

Janice Burt, Assistant Secretary

1999 STEMS

STATE OF Iowa COUNTY OF Black Hawk

On February 8th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Janice Burt, 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 Vision 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)

EXECUTIVE TRUSTEE SERVICES, 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.

By EXECUTIVE TRUSTEE SERVICES, INC. as Trustee On February 8th, 2005

MARY ANN HILMER, ASSISTANT SECRETARY

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0636715 Page: 2 Of 3

BK- 0205 PG- 5115 2/15/2005

STATE OF Iowa COUNTY OF Black Hawk

On February 8th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared MARY ANN HILMER, 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 fland 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)

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BK- 0205 PG- 5116 3 02/15/2005