Assessor's/Tax ID No. 1220-16-210-152

Recording Requested By: DITECH.COM

When Recorded Return To:
JULIE A GARAND
916 RAWHIDE COURT
GARDNERVILLE, NV 89460-8816

DOC # 0638516 03/10/2005 08:15 AM Deputy: BC OFFICIAL RECORD Requested By: GMAC MORTGAGE

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee:

BK-0305

19.00



PG- 3715 RPTT:

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Ditech.com #:8128928970 "GARAND" Lender ID:61044/8128928970 Douglas, Nevada PIF: 02/17/2005

MERS #: 100037506550456280 VRU #: 1-888-679-6377

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com) is the Owner and Holder of the Note secured by the Deed of Trust Dated: 06/07/2004, made by JULIE A GARAND AND WILLIAM S. GARAND as Trustor, with EXECUTIVE TRUSTEE SERVICES, INC as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GMAC MORTGAGE CORPORATION DBA DITECH.COM) as Beneficiary, which said Deed of Trust was recorded 06/21/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0604 Page/Folio: 101081 as Instrument No.: 0616667 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: 916 RAWHIDE COURT, GARDNERVILLE, NV 89460-8816

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com) 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, GMAC Mortgage Corporation DBA DiTech.com)

On March 1st, 2005

By:_

Janice Burt, Assistant Secretary

TOPO TE STENS

STATE OF Iowa
COUNTY OF Black Hawk

On March 1st, 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 M

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 March 1st, 2005

MARY ANN HILMER, ASSISTANT SECRETARY

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Iowa COUNTY OF Black Hawk

On March 1st, 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 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)

*GCH*GCHGMAC*03/01/2005 03;14:25 AM* GMAC02GMAC0000000000000000473224* NVDOUGL* 8128928970 NVDOUGL_TRUST_SUB *GCH*GCHGMAC*

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