Assessor's/Tax ID No. 1420-07-117-008

Recording Requested By: DITECH.COM

When Recorded Return To: CHERYL R MILLER 857 VALLEY CREST DRIVE CARSON CITY, NV 89705-6950 DOC # 0659815 11/04/2005 08:45 AM Deputy: BC OFFICIAL RECORD Requested By: G M A C MORTGAGE

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 Fee: BK-1105 PG-1949 RPTT:

19.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Ditech.com #:8655132099 "MILLER" Lender ID:61047/8655132099 Douglas, Nevada PIF: 10/13/2005

MERS #: 100037506551320998 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: 08/06/2004, made by RICHARD A MILLER AND CHERYL R MILLER as Trustor, with EXECUTIVE TRUSTEE SERVICES, INC as Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") (SOLELY A S NOMINEE FOR LENDER, GMAC MORTGAGE CORPORATION DBA DITECH.COM) as Beneficiary, which said Deed of Trust was recorded 09/09/2004 in the Office of the County Recorder of Douglas State of Nevada, as Instrument No.: 0623700 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: 857 VALLEY CREST DRIVE, CARSON CITY, NV 89705-6950

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation dba DiTech.com) 1595 SPRING HILL ROAD, PO BOX 2026, VIENNA, VA 22182 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 October 24th, 2005

By:

JANICE BURT, Assistant Secretary

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STATE OF Iowa COUNTY OF Black Hawk

On October 24th, 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

Notary Expires: 05/17/2007 #728505

M. CLARK NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505 MY COMMISSION EXPIRES MAY 17, 2007

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 October 24th, 2005

MARŶ AŃN HILMER , ASSISTANT SECRETARY

*SHE*SRMGMAC*10/24/2005 10:28:40 PM* GMAC02GMAC0000000000000000819073* NVDOUGL* 8655132099 NVDOUGL_TRUST_SUB *SHE*SRMGMAC*

BK- 1105 PG- 1950 11/04/2005

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

STATE OF Iowa COUNTY OF Black Hawk

On October 24th, 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.

TNESS my hand 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

1105 1951 PG-11/04/2005