Assessor's/Tax ID No. 1420-06-310-006

Recording Requested By: DITECH.COM

When Recorded Return To: NICHOLAS B KEVER 3668 GREEN ACRE DR CARSON CITY, NV 89705 DOC # 0678023 06/26/2006 08:49 AM Deputy: CI OFFICIAL RECORD Requested By: G M A C MORTGAGE

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 3 BK-0606 PG-862

Fee: 19.00



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Ditech.com #:0655135718 "KEVER" Lender ID:41309/655135718 Douglas, Nevada PIF: 06/05/2006

MERS #: 100037506551357180 VRU #: 1-888-679-6377

THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER.

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: 08/04/2004, made by NICHOLAS B KEVER AND LORRAINE M RIVAS 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 09/22/2004 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0904 Page/Folio: 08384 as Instrument No.: 0624730 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: 3668 GREEN ACRE DR, CARSON CITY, NV 89705

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;

*BZR*BZRGMAC*06/15/2006 08:06:12 PM* GMAC02GMAC0000000000000001111977* NVDOUGL* 0655135718 NVDOUGL_TRUST_SUB * BZR*BZRGMAC*

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 June 15th, 2006

Barb Frost, Assistant Secretary

TOPO OF LAWARE OF THE PROPERTY OF THE PROPERTY

STATE OF Iowa
COUNTY OF Black Hawk

On June 15th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Barb Frost, 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.

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BK- 0606 PG- 8624

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 3 of 3

By EXECUTIVE TRUSTEE SERVICES, INC. as Trustee On June 15th, 2006

MARY ANN HILMER, ASSISTANT SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On June 15th, 2006, 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. CLA**R**K

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- 0606 PG- 8625 06/26/2006