

RECORDING REQUESTED BY:

172198

GMAC MORTGAGE CORPORATION
ATTN: RECONVEYANCE DEPT
401 W. 24th Street
National City, CA 91950

WHEN RECORDED RETURN TO:

JON R WILKER
RHONDA S WILKER
WST 10 AND ROSE DIAMOND
VALLEY EUREKA, NV 89316

Loan No. 004480703

SUBSTITUTION OF TRUSTEE AND RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE is entered into this date, April 9, 1999, by and between GMAC Mortgage Corporation ("Successor Trustee"), and GMAC Mortgage Corporation, ("Successor Beneficiary").

WHEREAS, a certain Deed of Trust ("Deed of Trust") dated October 4, 1995 and executed by JON R. WILKER AND RHONDA S. WILKER, HUSBAND AND WIFE, as trustor, to FIRST INTERSTATE BANK OF NEVADA, N.A., as trustee ("Original Trustee"), for the benefit of FIRST INTERSTATE BANK OF NEVADA, N.A. ("Original Beneficiary"), which Deed of Trust was recorded on October 16, 1995 in the Office of the Recorder of the County of EUREKA, State of Nevada, as Serial No. 159618 in Book(Reel) 288 at Page(Image) 67;

WHEREAS, Successor Beneficiary is the Original Beneficiary or successor in interest to Original Beneficiary;

WHEREAS, Successor Beneficiary desires to appoint Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust, and to request Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to Original Trustee by the Deed of Trust;

NOW, THEREFORE, Successor Trustee and Successor Beneficiary agree as follows:

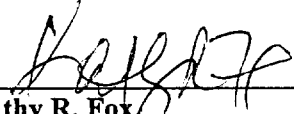
1. Successor Beneficiary, appoints Successor Trustee to act as trustee in place of Original Trustee named in the Deed of Trust.
2. Successor Trustee does hereby quitclaim and reconvey unto the person or persons legally entitled thereto, without any warranty, all of the right, title and interest granted to Original Trustee by the Deed of Trust in the real property described therein, reference being hereby specifically made to the Deed of Trust and record thereof for a particular description of said real property. This reconveyance is executed at the request of Successor Beneficiary.

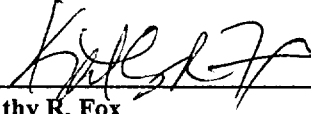
BOOK 326 PAGE 550

IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above.

GMAC MORTGAGE CORPORATION
("Successor Trustee")

GMAC Mortgage Corporation
("Successor Beneficiary")

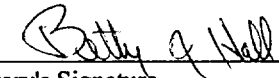
By: 
Kathy R. Fox
Vice President

By: 
Kathy R. Fox
Vice President

STATE OF CALIFORNIA
County of San Diego

On April 9, 1999, before me, Betty J. Hall, personally appeared Kathy R. Fox, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal


Notary's Signature

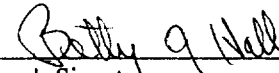


(Notary's Seal)

STATE OF CALIFORNIA
County of San Diego

On April 9, 1999, before me, Betty J. Hall, personally appeared Kathy R. Fox, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal


Notary's Signature



(Notary's Seal)

BOOK 326 PAGE 550
OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
GMAC Mortgage
99 MAY -3 PM 1:21

EUREKA COUNTY NEVADA
M.N. REBALEATI, RECORDER
FILE NO. **172198** FEES \$9.00

COPY

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