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BOOK 190 PAGE 662

FILED FOR RECORD
 SEARCHED
 BY *Nationwide Trustee Services*
 JUN 24 4 53 PM '99
O'Saury
 AUDITOR
 GARY M. OLSON

When Recorded Mail to: *NTS, INC.*
~~CHARLES P DULING~~ *P.O. Box 192*
~~91 RYAN TAVALLI RD~~ *PROVO, UT. 84603*

~~WASHINGTON, WA 98671-0000~~

SPACE ABOVE THIS LINE IS TO BE USED FOR
 RECORDING INFORMATION
 LOAN NUMBER 303964464

Prepared by:

Tod Bergmann
 GMAC MORTGAGE CORPORATION
 3451 HAMMOND AVENUE
 WATERLOO, IA 50704
 319-236-5594



SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN: That the undersigned desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute

NATIONWIDE TRUSTEE SERVICES, INC., A WASHINGTON CORPORATION.

CHICAGO TITLE INSURANCE COMPANY
 was the original Trustee in the Deed of Trust hereinafter described:
 CHARLES P DULING
 TRUSTOR: SHARI L DULING

BENEFICIARY: FIRST FRANKLIN FINANCIAL CORPORATION

Deed of Trust date 11/29/1995 and recorded 12/14/1995 in Book 154
 Page 197, Doc. # 124018 (Rerecorded on
 in Book 1, Page 1 of Official Record in the Office of the Recorder of SKAMANIA Inst. No. 1

County, State of WASHINGTON
 Whenever the context hereof so requires, the masculine gender includes the feminine and/or
 neuter, and the singular number includes the plural. Dated this MAY 26TH, 1999.

REQUEST FOR FULL RECONVEYANCE:

The undersigned is the legal owner and holder of the note and all other indebtedness secured by Trust Deed described hereinbefore. Said note, together with all other indebtedness secured by said Trust Deed has been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Trust Deed, to cancel said note above mentioned, and all other evidence of indebtedness secured by said Trust Deed delivered to you herewith, together with the said Trust Deed, reconvey, without warranty to the parties designated by the terms of said Trust Deed, all the estate now held by you thereunder. The legal description of the subject real property (trust property) is contained in the Trust Deed described hereinbefore.

GMAC Mortgage Corporation f/k/a GMAC
 Mortgage Corporation of PA

BY: *Roberta Pettengill*
 Roberta Pettengill
 Assistant Vice President

STATE OF IOWA

) COUNTY OF Black Hawk

On MAY 26TH, 1999, before me, a Notary Public in and for the County of
Black Hawk, State of IOWA, personally appeared
Roberta Pettengill
Assistant Vice President to me personally known to be the

instrument is the Seal of said Corporation, and that said instrument was signed and sealed on behalf of said Corporation by authority of its Board of Directors, and they acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed. IN WITNESS WHEREOF, I have hereunto signed my name the day and year last written.
 Notary Public in and for said County and State

NTS FILE NO. 39050

K.K. Camerding
 Notary K.K. Camerding

My Commission expires: 07/11/2000

WA BRENT