

RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:
Chase Manhattan Mortgage Corporation
Attn: Sharon Osborn, Lien Release Dept.
1505 North 19th Street
P. O. Box 4025
Monroe, LA 71211-9981

99020 242

Loan No. 0000906071573

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated November 25, 1997 made by CHRIS D. NICHOLS, AN UNMARRIED MAN, Trustor(s) to FIRST AMERICAN TITLE COMPANY, Trustee for NEW AMERICA FINANCIAL, INC., Beneficiary, which Deed of Trust was recorded December 5, 1997 in the Clerk's office, County of Douglas, State of Nevada, in Official Records as File 0427906 Book 1297 Page 1454. The undersigned Holder hereby substitutes CHASE MANHATTAN MORTGAGE CORPORATION as Trustee in lieu of the Trustee therein.

Property address known as 91B RUBICON CIRCLE STATELINE NV 89449

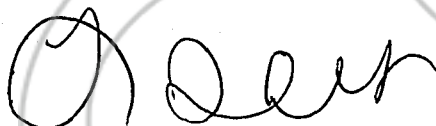
CHASE MANHATTAN MORTGAGE CORPORATION hereby accepts said appointment as Trustee under the above Deed of Trust; and as Successor Trustee, and pursuant to the request of said Holder and in accordance with the provisions of said Deed of Trust, does hereby reconvey without warranty, to the person(s) legally entitled thereto, all the estate now held by it under said Deed of Trust.

In witness whereof the undersigned Holder and CHASE MANHATTAN MORTGAGE CORPORATION as Successor Trustee, has caused this instrument to be executed this June 29, 1999, each in its respective interest.

Chase Mortgage Company

CHASE MANHATTAN MORTGAGE
CORPORATION
Substitute Trustee

SEAL



Linda Salter
Assistant Vice President



Linda Salter
Assistant Vice President

SEAL

0473470

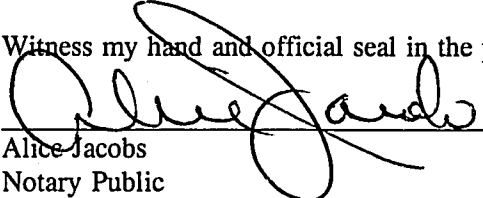
BK0799PG5395

15080

State of Louisiana
Parish of Ouachita

On this date, June 29, 1999, before me, a Notary Public in and for said parish and state, personally appeared Linda Salter, Assistant Vice President of Chase Mortgage Company who executed the within instrument on behalf of said Holder, and acknowledged the same to be his/her free act and deed.

Witness my hand and official seal in the parish and state last aforesaid.



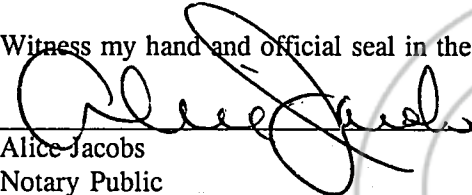
Alice Jacobs
Notary Public
LIFETIME COMMISSION

SEAL

State of Louisiana
Parish of Ouachita

On this date, June 29, 1999, before me, a Notary Public in and for said parish and state, personally appeared Linda Salter, Assistant Vice President of CHASE MANHATTAN MORTGAGE CORPORATION who executed the within instrument as Successor Trustee, known to me to be the person who executed the within instrument on behalf of said corporation, and acknowledged that said corporation executed the within instrument pursuant to its bylaws or a resolution of its board of directors, as said Trustee.

Witness my hand and official seal in the parish and state last aforesaid.



Alice Jacobs
Notary Public
LIFETIME COMMISSION

SEAL

Prepared by:
Sharon Osborn
Chase Manhattan Mortgage Corp.
1505 N. 19th Street
P.O. Box 4025
Monroe, LA 71211-9981

Loan No.: 0000906071573
County of: Douglas
Investor No.: 461
Investor Category:
Investor Loan No.: 1666679463

NV03
04/98

REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JUL 30 110:50

0473470

BK0799PG5396

LINDA SLATER
RECORDER

11.00 PAID DEPUTY