

TAX ID NO. PIN #000021480020
RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

✓ Teresa G Kelly
Chase Manhattan Mortgage Corporation
1500 North 19th Street
P.O. Box 4025
Monroe, LA 71211-9981

Loan No. 000000001561363429

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated November 12, 1997 made by Keith E. Rubern, And Ann Ruben, Husband And Wife, Trustor(s) to STEWART TITLE COMPANY, Trustee for CHASE MANHATTAN MORTGAGE CORPORATION, Beneficiary, which Deed of Trust was recorded December 1, 1997 in the Recorder's office, County of Douglas, State of Nevada, in Official Records as Volume/Book 1297 Page 0162 Document 0427341, as the undersigned Holder hereby substitutes CHASE MANHATTAN MORTGAGE CORPORATION as Trustee in lieu of the Trustee therein.

PIN #000021480020

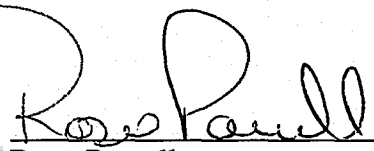
Property address known as 2943 HOT SPRINGS ROAD, MINDEN NV, 89423-0000

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.

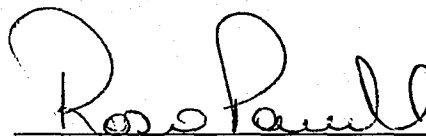
In witness whereof the undersigned Holder and CHASE MANHATTAN MORTGAGE CORPORATION as Successor Trustee, has caused this instrument to be executed this May, 24, 2000, each in its respective interest.

CHASE MANHATTAN MORTGAGE CORPORATION

CHASE MANHATTAN MORTGAGE CORPORATION
Substitute Trustee



Rose Powell
Asst. Vice President



Rose Powell
Asst. Vice President



State of Louisiana
Parish/County of Ouachita

On this date, May, 24, 2000, before me, a Notary Public in and for said Parish/County and State, personally appeared Rose Powell, Asst. Vice President who executed the within instrument on behalf of Holder, and acknowledged the same to be his/her free act and deed.

Witness my hand and official seal in the Parish/County and State last aforesaid.

Betty Thomisee
Betty Thomisee
Notary Public
Lifetime Commission

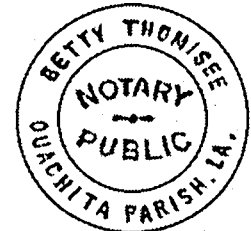


State of Louisiana
Parish/County of Ouachita

On this date, May, 24, 2000, before me, a Notary Public in and for said Parish/County and State, personally appeared Rose Powell, Asst. 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/County and State last aforesaid.

Betty Thomisee
Betty Thomisee
Notary Public
Lifetime Commission



Prepared by: Teresa G Kelly
Chase Manhattan Mortgage Corporation
1500 North 19th Street
P.O. Box 4025
Monroe, LA 71211-9981

Loan No.: 000000001561363429
County of: Douglas
Investor No.: ZZZ
Investor Category:
Investor Loan No.:

REQUESTED BY
Chase Manhattan
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JUN 12 AM 10:54

LINDA SLATER
RECORDER

\$11.00 PAID [Signature] DEPUTY