Prepared by and mail to:

Chase Manhattan Mortgage Corporation Attn: Lien Release Dept. 1505 North 19th Street Monroe, LA 71201

Loan #: Payd - 2131940

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, MELLON MORTGAGE CORPORATION, as the Owner and Holder of the Note secured by Deed of Trust dated DECEMBER 23, 1997, made by JAMES S. FINE JILL M. FINE, HUSBAND AND WIFE AS JOINT TENANTS, Trustor to FIRST AMERICAN TITLE COMPANY, Trustee for COMSTOCK BANK, Beneficiary, Said Deed of Trust was Recorded on FEBRUARY 18, 1998, in Doc. # 429383, Book 1297, Page 5367, in the Official Records of DOUGLAS County, Nevada, Hereby Substitutes Chase Mortgage Company as Trustee in Lieu of the Trustee therein.

Chase Mortgage Company hereby accepts said appointment as Trustee under the above Deed of Trust, and as Successor Trustee, and pursuant to the request of said Owner and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL the estates now held by it under said Deed of Trust.

Property Address: 1295 JACOBSEN LANE, GARDENVILLE, NEVADA 09410

Date:

Chase Mortgage Company-West f/k/a Mellon Mortgage Company

By:

UDITH POINDEXTER

Its: Vice President

STATE OF LOUISIANA COUNTY/PARISH OF OUACHITA

On, before me, Alice Jacobs, personally appeared JUDITH POINDEXTER, Vice President, Chase Mortgage Company-West F/K/A Mellon Mortgage Company, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Alice Jacobs

Lifetime Commission

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RECORDER

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