

Recording Requested By:
Chase Manhattan Mortgage Corporation

When Recorded Return To:

Roscoe Bower
1376 KITTYHAWK AVE
Gardnerville, NV 89410-5348

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

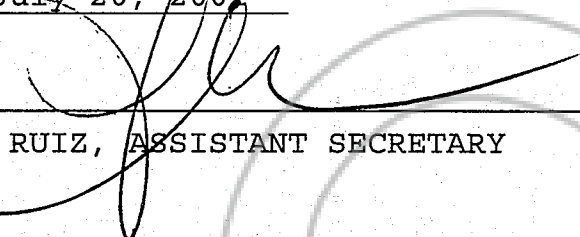
Paid Accounts Department #:11314291 "Bower" Lender ID:229/1314291 Douglas, Nevada

BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS CUSTODIAN OR TRUSTEE BY: CHASE MANHATTAN MORTGAGE CORPORATION, ATTORNEY IN FACT is the Owner and Holder of the Note secured by the Deed of Trust dated 06/24/1998, made by ROSCOE L. BOWER HEIKE AND BOWER, HUSBAND AND WIFE as Trustor, with STEWART TITLE COMPANY as Trustee, for the benefit of GOODRICH & PENNINGTON MORTGAGE FUND, INC., A DELAWARE CORPORATION as Beneficiary, which said Deed of Trust was recorded on 06/29/1998 in the Office of the County Recorder of DOUGLAS State of Nevada, as Instrument No. 0443176 Book 0698, Page 6771, wherein said Owner and Holder hereby substitutes CHASE MANHATTAN MORTGAGE CORPORATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Assessor's/Tax ID No.: 25-401-22 *new APN: 1220-04-513-023*
Property Address: 1376 Kittyhawk Avenue, Gardnerville, NV, 89410

IN WITNESS WHEREOF, BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS CUSTODIAN OR TRUSTEE BY: CHASE MANHATTAN MORTGAGE CORPORATION, ATTORNEY IN FACT as owner and Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

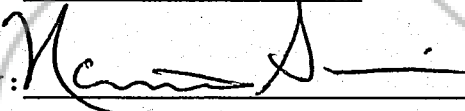
Bankers Trust Company of California, N.A.,
as Custodian or Trustee By: Chase
Manhattan Mortgage Corporation, attorney
in fact
to be recorded concurrently herewith
On July 20, 2001

By: 
TELMA RUIZ, ASSISTANT SECRETARY



CHASE MANHATTAN MORTGAGE CORPORATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said Owner and Holder 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 estate now held by it under said Deed of Trust.

By CHASE MANHATTAN MORTGAGE CORPORATION as
Trustee
On July 20, 2001

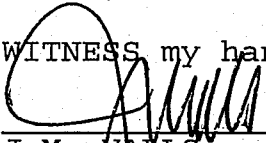
By: 
NANETTE SIMONE, VICE PRESIDENT

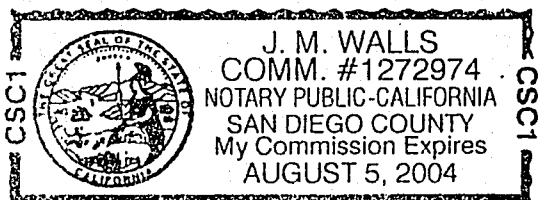


STATE OF California
COUNTY OF San Diego

On July 20, 2001, before me, J.M. WALLS, a Notary Public in and for San Diego County, in the State of California, personally appeared Telma Ruiz, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


J.M. WALLS
Notary Expires: 08/05/2004 #1272974



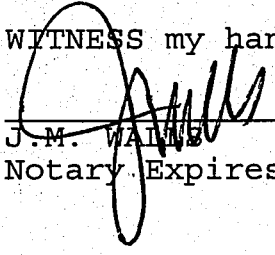
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0519306
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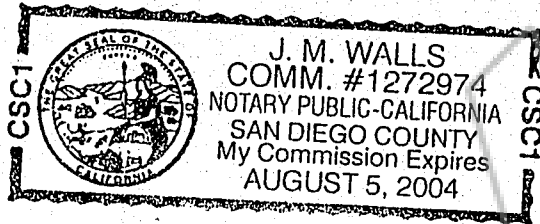
STATE OF California
COUNTY OF San Diego

On July 20, 2001, before me, J.M. WALLS, a Notary Public in and for San Diego County, in the State of California, personally appeared Nanette Simone, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,



J.M. WALLS
Notary Expires: 08/05/2004 #1272974



(This area for notarial seal)

Chase Manhattan Mortgage, 10790 Rancho Bernardo Rd, San Diego, CA 92127
ARJ-20010720-0039 NVDUGL DOUGLAS NV BAT: 16265/11314291 KXNVSB1

COPIES

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

2001 JUL 27 AM 10: 12

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RECORDER

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