

Parcel#:
Loan No 136953

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

TERRY KRSTOFIAK & ROSEMARY KRSTOFIAK

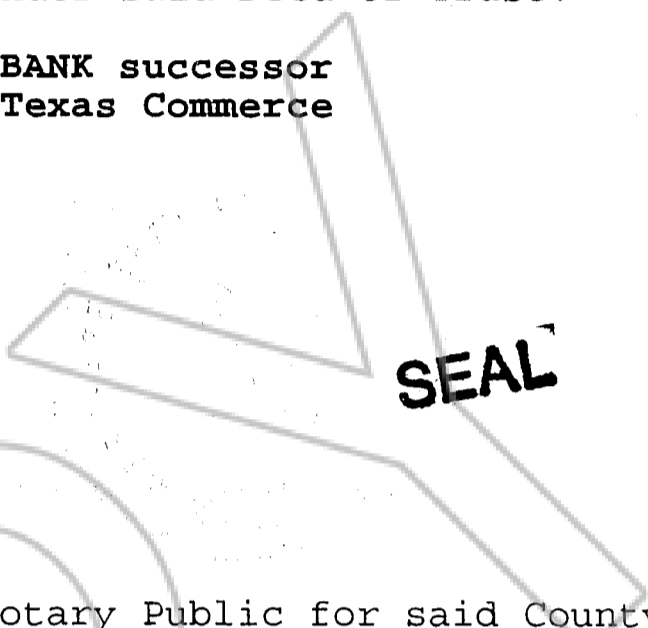
was the original Trustor under that certain Deed of Trust recorded on 05/18/98 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 0439920 in Book 0598, Page 3581

Whereas, the undersigned, as the present Beneficiary(s) under said Deed of Trust desires to substitute a new Trustee under said Deed of trust in place and stead of original Trustee, now therefore, the undersigned hereby substitutes himself (themselves) as Trustee under said Deed of Trust and does hereby reconvey without warranty to the persons legally entitled thereto all Estate now held by it under said Deed of Trust.

this 19 day of April, 2002

JPMORGAN CHASE BANK fka THE CHASE MANHATTAN BANK successor by merger to CHASE BANK OF TEXAS, N.A. (fka Texas Commerce Bank, N.A), as Trustee & Custodian by MERITECH MORTGAGE their Attorney-in-fact

By: [Signature]
Melissa Books
Asst Vice President

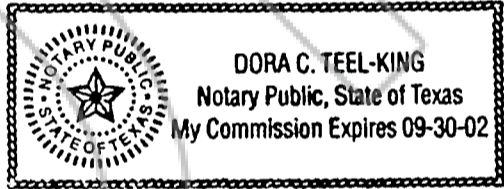


STATE OF TEXAS
COUNTY OF TARRANT

On 4-14-02 before me, the undersigned, a Notary Public for said County, and State, personally appeared Melissa Books, personally known to me to be the Asst Vice President of the corporation that executed the foregoing instrument as Trustee, and known to me to be the person who executed the same on behalf of the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors

WITNESS MY hand and official seal.

[Signature of Notary Public]



Notary Public prepared by:
D.Colon/NTC, 101 N. Brand #1800, Glendale, CA 91203 (800)346-9152
Mail Tax Statements to:
TERRY KRSTOFIAK KRSTOFIAK
PO BOX 283
GENOA, NV 89411

When Recorded Mail To:
Nationwide Title Clearing
101 N. Brand #1800
Glendale, CA 91203

[Barcode] MERTR DC 6325D Y

REQUESTED BY
WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 APR 30 PM 12: 51

LINDA SLATER
RECORDER

\$ 17.00 PAID [Signature] DEPUTY

0541031

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