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

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

Loan No. 00000000916203740

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated July 21, 2000 made by Jeffery Needham, A Married Man As His Sole And Separate Property, Trustor(s) to STEWART TITLE OF DOUGLAS COUNTY, Trustee for CHASE MANHATTAN BANK, USA, N.A., Beneficiary, which Deed of Trust was recorded July 26, 2000 in the Recorder's office, County of Douglas, State of Nevada, in Official Records as Volume/Book 0700 Page 3891 Document 0496385, as the undersigned Holder hereby substitutes CHASE MANHATTAN MORTGAGE CORPORATION as Trustee in lieu of the Trustee therein.

Property address known as 1356 WINDING WAY, ZEPHYR COVE NV, 89448-0000

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 April, 29, 2002, each in its respective interest.

CHASE MANHATTAN BANK USA, N.A.


Courtney Gullette
Vice President

CHASE MANHATTAN MORTGAGE
CORPORATION
Substitute Trustee

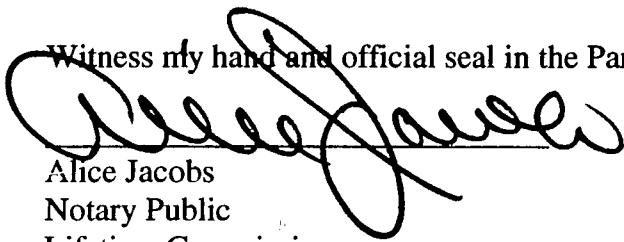

Courtney Gullette
Vice President

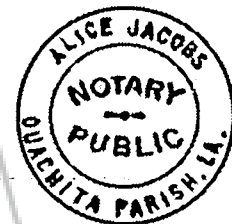


State of Louisiana
Parish/County of Ouachita

On this date, April, 29, 2002, before me, a Notary Public in and for said Parish/County and State, personally appeared Courtney Gullette, 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.

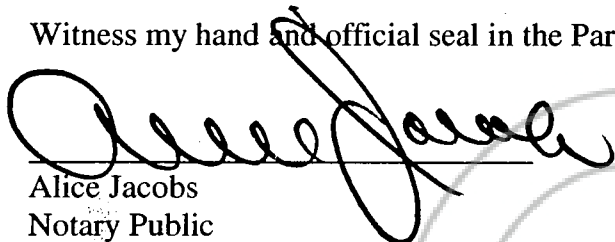

Alice Jacobs
Notary Public
Lifetime Commission

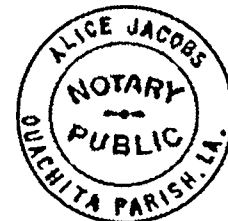


State of Louisiana
Parish/County of Ouachita

On this date, April, 29, 2002, before me, a Notary Public in and for said Parish/County and State, personally appeared Courtney Gullette, 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.


Alice Jacobs
Notary Public
Lifetime Commission



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

Loan No.: 00000000916203740
County of: Douglas
Investor No.: ZZZ
Investor Category:
Investor Loan No.:

REQUESTED BY
Chase Manhattan
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

2002 JUN 25 PM 4: 16

LINDA SLATER
RECORDER

\$18⁰⁰ PAID *K* DEPUTY