Loan No. 0300521903

Mail Tax Statement To:

RICHARD HECKL

1312 WRANGLER CIRCLE

MINDEN NV 89423

PIN #: 1420-33-312-003

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RICHARD L. HECKL AND LUCILLE A. HECKL, HUSBAND AND WIFE AS JOINT TENANTS was/were the original Trustor(s), TOM CHMELIK AND KELLY MARSH, the original trustee, and MILLENNIUM BANK, N.A., the beneficiary, under that certain Deed of Trust dated May 19, 2001 and recorded June 6, 2001 in Instrument number 0515857, Book 0601, Page(s) 1221, official records of the County of DOUGLAS, State of Nevada, and

WHEREAS, the undersigned THE CHASE MANHATTAN BANK AS INDENTURE TRUSTEE, RESIDENTIAL FUNDING CORPORATION, ATTORNEY IN FACT, desires to substitute a new Trustee under said Deed of Trust in place and stead of TOM CHMELIK AND KELLY MARSH, now therefore, the undersigned hereby substitutes himself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

THE CHASE MANHATTAN BANK AS INDENTURE TRUSTEE, RESIDENTIAL FUNDING CORPORATION, ATTORNEY IN FACT

July 16, 2002

by: Chri

Chris White Vice President

ATTEST:

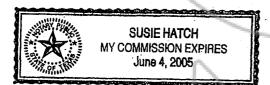
by:

Anthony Scherzer Assistant Secretary

STATE OF TEXAS)(COUNTY OF HARRIS)(

On July 16, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared Chris White, Vice President of THE CHASE MANHATTAN BANK AS INDENTURE TRUSTEE, RESIDENTIAL FUNDING CORPORATION, ATTORNEY IN FACT, known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.



Signature:

Notary Public in and for the State of Texas

Space Below For Recorder's Use

Recording Requested by:
THE CHASE MANHATTAN BANK AS INDENTURE TRUSTEE, RESIDENTIAL FUNDING CORPORATION,
ATTORNEY IN FACT

When Recorded Mail this Deed to: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TX 77090

This document was prepared by: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TEXAS 77090 10-445 REQUESTED BY

A CC UTVAL SEVEN IC & S

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA

2002 JUL 29 PM 2: 37

LINDA SLATER
RECORDER

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