Parcel#: Loan No 1956520241

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas RICHARD NEAL & PATRICIA NEAL & ROBERT B GAVRON was the original Trustor under that certain Deed of Trust recorded on 09/10/99 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 0476298 in Book 0999 Page 1788 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 3rd day of January, 2003 CHASE MANHATTAN MORTGAGE CORPORATION

Star Killman Vice President

STATE OF FLORIDA COUNTY OF PINELLAS

before me, the undersigned, a Notary Public for said County and State, personally appeared Star Hillman personally known to me to be the 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.

Çzuban Dawn E.

Notary Public/Commission expires 02/14/2006

Prepared By:

A.Graham/NTC,2100 Alt 19 N., Palm Harbor, FL 34683

Dawn E. Czuban MY COMMISSION # DD091515 EXPIRES
February 14, 2006
BONDED THRU TROY FAIN INSURANCE, INC.

Mail Tax Statements to: RICHARD NEAL 1141 WHITE OAK LOOP MINDEN, NV 89423

When Recorded Mail To: Nationwide Title Clearing 2100 Alt 19 North Palm Harbor, FL 34683

REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO. HEYADA

2003 JAN 28 AM 9: 31

WEIGHER CHRISTEN RECORDER 00 \$ 17 PAID & DEPUTY

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