Parcel#: Loan No1966407370

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas LISA GIROUD

was the original Trustor under that certain Deed of Trust recorded on 03/14/01 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 0510422 in Book 0301 , Page 3450 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, nowtherefore, 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 8th day of February, 2003

Chase Manhattan Mortgage Corporation Authorized Agent and Servicing Contractor for M & I Marshall & Ilsley Bank as Trustee

By:

Mike How

Vice President

STATE OF FLORIDA COUNTY OF PINELLAS

before me, the undersigned, a Notary Public for said County, On 02/08/03 and State, personally appeared Mike Hoy , 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 tome that such corporation executed the within instrument pursuant toits by-laws or a resolution of its board of directors

WITNESS MY hand and official seal.

Milagros Martinez

Notary Public/Commission expires 12/16/2006

Prepared By:

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

Milagros Martinez Notary Public, State of Florida My Commission Exp. Dec.16, 2006 # DD172228 Bonded through Florida Notary Asan., Inc.

Mail Tax Statements to: LISA GIROUD 1308 TOIYABE AVENUE GARDNERVILLE, NV 89410

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

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DOUGLAS OF W VADA

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WERMER CHRISTEN RECORDER