Parcel#: Loan No 1919341775

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

Whereas

KEVIN M. OAKES & TRENDA LOWEN

was the original Trustor under that certain Deed of Trust recorded on 06/27/01 in the office of the County Recorder of DOUGLAS County, Nevada, as Doc No. 0517291 in Book 0601 , Page 7611 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 24th day of February, 2003 CHASE MANHATTAN MORTGAGE CORPORATION

By:

Mike Hoy Vice President

STATE OF FLORIDA

COUNTY OF PINELLAS before me, the undersigned, a Notary Public for said County, On 02/24/03 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 to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors

Milagros Martinez

Notary Public/Commission expires 12/16/2006

Prepared By:

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

WITNESS MY hand and official seal.

Florida Notary Assn., Inc.

Milagros Martinez Notary Public, State of Florida My Commission Exp. Dec.16, 2006

#00172228

Bonded through

KEVIN M. OAKES 9524 ANCZLA HOLLOW LAS VEGAS, NV 89148

Mail Tax Statements to:

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

> CHAS5 LG 40612

> > REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO . NEVADA

> > > 2003 MAR 11 AM 9: 16

0569513 BK 0303 PG 03796 RECORDER

WERNER CHRISTEN