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Recording Requested By / Return To:
Peelle Management Corporation
P.O. Box 1710, Campbell, CA 95009-1710

Mail Tax Statements to: JIMMY L LOBATO, JULIANE LOBATO, Po Box 12361, ZEPHYR, NV 89448

Substitution Of Trustee And Full Reconveyance

The undersigned, being the current beneficiary and holder of that certain Deed of Trust described as follows:

Original Beneficiary: NORTH AMERICAN MORTGAGE COMPANY
Original Trustor: JIMMY L LOBATO, JULIANE LOBATO
Recorded in Douglas County, Nevada, on 08/03/01 as Instrument # 0519954 on Book 0801 on Page 1139
Date of deed of trust: 07/27/01 Amount of deed of trust: \$45000.00
Trustee: STEWART TITLE OF NO NEVADA

hereby substitutes Jp Morgan Chase Bank As Trustee
as trustee under said Deed of Trust.

NOW THEREFORE, the undersigned substituted trustee of the above described instrument, in consideration of full payment and satisfaction of the debt secured thereunder, and upon the written instructions of the beneficiary, hereby reconveys, releases, and discharges the deed of trust and instructs the clerk or recorder to enter satisfaction of and cancel of record the deed of trust.

Dated: 03/14/2003

JP Morgan Chase Bank as trustee

by Residential Funding Corporation as Attorney in Fact

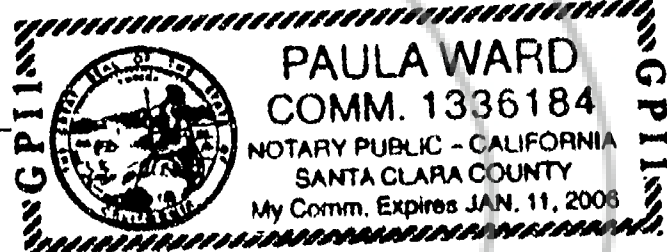
Power of Attorney recorded in Douglas County on 12/29/97 as Bk: 1297 Pg: 5109 Inst#: 0429293.

By: *Joseph Corpuz*
Joseph Corpuz
Vice President

State of California
County of Santa Clara

On 03/14/2003, before me, the undersigned, a Notary Public for said County and State, personally appeared Joseph Corpuz, personally known to me to be the person that executed the foregoing instrument, and acknowledged that he is Vice President of JP Morgan Chase Bank as trustee, and that he executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of JP Morgan Chase Bank as trustee.

Paula Ward
Notary: Paula Ward
My Commission Expires 01/11/06



Prepared by: E. N. Harrison
Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009 (408)866-6868
LN# 0300578333 Investor LN# 5549335 P.I.F.: 03/03/03
FINAL RECON.CANV 90816 03/14/03 02:00:10 27-005 NV Douglas 236 17

rev. 90816 / 0300578333

REQUESTED BY
Peelle Mgmt Corp
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

2003 MAR 21 PM 2: 18

RENNER DANIEL
RECORDER

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