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REQUESTED BY  
Chase Manhattan  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 DEC -8 AM 10:00

WERNER CHRISTEN  
RECORDER

\$18 PAID Kj DEPUTY

TAX ID NO.: 131815714017  
RECORDING REQUESTED BY AND  
WHEN RECORDED MAIL TO:  
Danielle D Robinson  
Chase Manhattan Mortgage Corporation  
780 Kansas Lane Suite A  
P.O. Box 4025  
Monroe, LA 71203

Loan No. 000000001976366778

### SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated February 10, 2003 made by Jimmy L. Lobato And Juliane Lobato, Husband And Wife, Trustor(s) to FIDELITY NATIONAL TITLE, Trustee for SIB MORTGAGE CORP., Beneficiary, which Deed of Trust was recorded February 19, 2003 in the Recorder's office, County of Douglas, State of Nevada, in Official Records as Volume/Book 0203 Page 07425 Document 0567530, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

131815714017

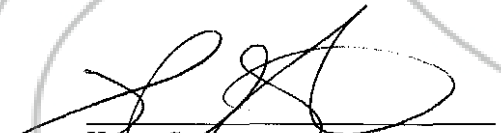
Property address known as 103 GOLD HILL, ZEPHYR COVE NV, 89448-0000

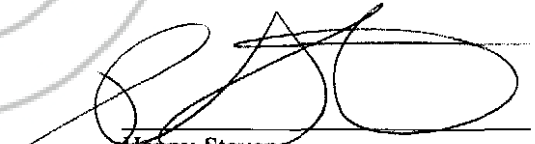
J.P. MORGAN CHASE CUSTODY SERVICES, INC. hereby accepts said appointment as Trustee under the above Deed of Trust, and as Successor Trustee, and pursuant to the request of said Holder and in accordance with the provisions of said Deed of Trust, does hereby reconvey without warranty, to the person(s) legally entitled thereto, all the estate now held by it under said Deed of Trust.

In witness whereof the undersigned Holder and J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Successor Trustee, has caused this instrument to be executed this November, 20, 2003, each in its respective interest.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS")  
AS NOMINEE FOR SIB MORTGAGE CORP.

J.P. MORGAN CHASE CUSTODY SERVICES,  
INC.  
Substitute Trustee

  
Happy Stevens  
Asst. Secretary

  
Happy Stevens  
Asst. Secretary



NV03  
11/98  
"MAIL TAX STATEMENTS TO"  
JIMMY L. LABATO  
P.O. BOX 12361  
ZEPHYR COVE, NV 89448

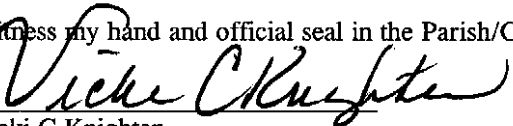
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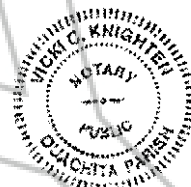
BK 1203 PG 02886

State of Louisiana  
Parish/County of Ouachita

On this date, November, 20, 2003, before me, a Notary Public in and for said Parish/County and State, personally appeared Happy Stevens, Asst. Secretary who executed the within instrument on behalf of Holder, and acknowledged the same to be his/her free act and deed.

Witness my hand and official seal in the Parish/County and State last aforesaid.


  
Vicki C Knighten  
Notary Public  
Lifetime Commission



State of Louisiana  
Parish/County of Ouachita

On this date, November, 20, 2003, before me, a Notary Public in and for said Parish/County and State, personally appeared Happy Stevens, Asst. Secretary of J.P. MORGAN CHASE CUSTODY SERVICES, INC. who executed the within instrument as Successor Trustee, known to me to be the person who executed the within instrument on behalf of said corporation, and acknowledged that said corporation executed the within instrument pursuant to its bylaws or a resolution of its board of directors, as said Trustee.

Witness my hand and official seal in the Parish/County and State last aforesaid.

  
Vicki C Knighten  
Notary Public  
Lifetime Commission



Prepared by: Danielle D Robinson  
Chase Manhattan Mortgage Corporation  
780 Kansas Lane Suite A  
P.O. Box 4025  
Monroe, LA 71203  
MIN# 1000273-1000231926-7  
VRU# 1-888-679-6377

Loan No.: 000000001976366778  
County of: Douglas  
Investor No.: 46B  
Investor Category:  
Investor Loan No.: 1686164999

NV03  
11/98  
"MAIL TAX STATEMENTS TO"  
JIMMY L. LABATO  
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