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

2004 JAN -5 AM 10:06

WERNER CHRISTEN  
RECORDER

\$18 PAID KJ DEPUTY

TAX ID NO.: 122024101024  
RECORDING REQUESTED BY AND  
WHEN RECORDED MAIL TO:  
Karen Holland  
Chase Manhattan Mortgage Corporation  
780 Kansas Lane Suite A  
P.O. Box 4025  
Monroe, LA 71203

Loan No. 000000001988656040

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**


The undersigned, Holder of the Note secured by Deed of Trust dated August 23, 2001 made by Judith Elaine Nickerson, A Married Woman As Her Sole And Separate Property, Trustor(s) to WESTERN TITLE, Trustee for FIRST HORIZON HOME LOAN CORPORATION, Beneficiary, which Deed of Trust was recorded August 28, 2001 in the Recorder's office, County of Douglas, State of Nevada, in Official Records as Volume/Book 0801 Page 7732 Document 0521591, as the undersigned Holder hereby substitutes J. P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

Property address known as 1881 PINTO CIRCLE, GARDNERVILLE NV, 89410-0000

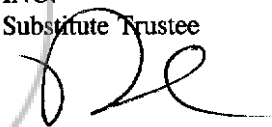
J. P. MORGAN CHASE CUSTODY SERVICES, INC. hereby accepts said appointment as Trustee under the above Deed of Trust, and as Successor Trustee, and pursuant to the request of said Holder and in accordance with the provisions of said Deed of Trust, does hereby reconvey without warranty, to the person(s) 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 December, 22, 2003, each in its respective interest.

CHASE MANHATTAN MORTGAGE CORPORATION  
SUCCESSOR BY MERGER WITH CHASE MORTGAGE  
COMPANY

  
\_\_\_\_\_  
Donna Acree  
Vice President

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

  
\_\_\_\_\_  
Donna Acree  
Vice President

"MAIL TAX STATEMENTS TO"  
JUDITH E. NICKERSON  
1881 PINTO CIRCLE  
GARDNERVILLE, NV 89410



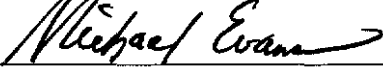
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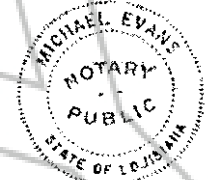
State of Louisiana  
Parish/County of Ouachita

On this date, December, 22, 2003, before me, a Notary Public in and for said Parish/County and State, personally appeared Donna Acree, Vice President 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.



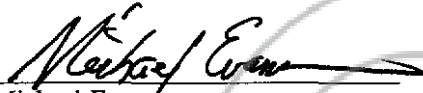
Michael Evans  
Notary Public  
Lifetime Commission



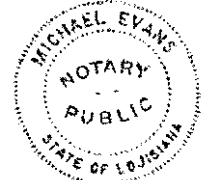
State of Louisiana  
Parish/County of Ouachita

On this date, December, 22, 2003, before me, a Notary Public in and for said Parish/County and State, personally appeared Donna Acree, Vice President 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.



Michael Evans  
Notary Public  
Lifetime Commission



Prepared by: Karen Holland  
Chase Manhattan Mortgage Corporation  
780 Kansas Lane Suite A  
P.O. Box 4025  
Monroe, LA 71203

Loan No.: 00000001988656040  
County of: Douglas  
Investor No.: 46B  
Investor Category:  
Investor Loan No.: 1678058673

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BK0104PG00379