

18

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

TAX ID NO.: 122016412007 21-371-050
RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

2004 FEB -3 AM 9: 19

WERNER CHRISTEN
RECORDER

Angela Martin
✓ Chase Manhattan Mortgage Corporation
780 Kansas Lane Suite A
P.O. Box 4025
Monroe, LA 71203

\$ *18.00* PAID *K2* DEPUTY

Loan No. 000000001956036919

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated January 20, 1999 made by John D. Hubbard And Kathleen F. Hubbard, Husband And Wife, Trustor(s) to T.D. SERVICE CO., A CA CORP., Trustee for WESTERN SUNRISE AKA CROSSLAND MORTGAGE CORP., Beneficiary, which Deed of Trust was recorded January 22, 1999 in the Recorder's office, County of Douglas, State of Nevada, in Official Records as Volume/Book 0199 Page 4270 Document 0459312, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

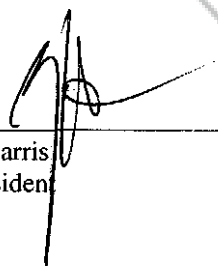
Property address known as 814 POLLEN COURT, GARDNERVILLE NV, 89410-0000

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.

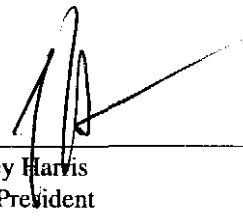
In witness whereof the undersigned Holder and J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Successor Trustee, has caused this instrument to be executed this January, 15, 2004, each in its respective interest.

CHASE MANHATTAN MORTGAGE CORPORATION

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



Shirley Harris
Vice President



Shirley Harris
Vice President



NV03
11/98
MAIL TAX STATEMENTS TO
JOHN D. HUBBARD AND KATHLEEN F. HUBBARD
814 POLLEN COURT
GARDNERVILLE, NV 89410

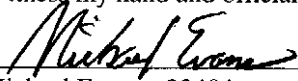
0603617

BK0204PG00573

State of Louisiana
Parish/County of Ouachita

On this date, January, 15, 2004, before me, a Notary Public in and for said Parish/County and State, personally appeared Shirley Harris, 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 - 33404
Notary Public
Lifetime Commission

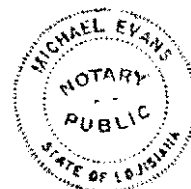


State of Louisiana
Parish/County of Ouachita

On this date, January, 15, 2004, before me, a Notary Public in and for said Parish/County and State, personally appeared Shirley Harris, 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 - 33404
Notary Public
Lifetime Commission



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

Loan No.: 00000001956036919
County of: Douglas
Investor No.: 403
Investor Category:
Investor Loan No.: 1669924283

NV03
11/98
MAIL TAX STATEMENTS TO
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