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

2004 APR 20 AM 10 15

WERNER CHRISTEN
RECORDER

\$1800 PAID *Kg* DEPUTY

TAX ID NO.: 1220-15-410-069
RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:
Krystal Williams
Chase Manhattan Mortgage Corporation
780 Kansas Lane Suite A
P.O. Box 4025
Monroe, LA 71203

Loan No. 000000008037249110

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated March 21, 2003 made by Gary D. Hegarty, A Single Man, Trustor(s) to MARQUIS TITLE & ESCROW, Trustee for CHASE MANHATTAN BANK USA, N.A., Beneficiary, which Deed of Trust was recorded March 26, 2003 in the Recorder's office, County of Douglas, State of Nevada, in Official Records as Volume/Book 0303 Page 12611 Document 0571366, as the undersigned Holder hereby substitutes JPMORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

1220-15-410-069

Property address known as 1445 ANNKIM CIRCLE, GARDNERVILLE NV, 89460-8894

JPMORGAN 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 JPMORGAN CHASE CUSTODY SERVICES, INC. as Successor Trustee, has caused this instrument to be executed this April, 7, 2004, each in its respective interest.

CHASE MANHATTAN BANK USA, N.A.

Tiffany Carroll
Tiffany Carroll
Vice President

JPMORGAN CHASE CUSTODY SERVICES, INC.

Substituted Trustee

Tiffany Carroll
Tiffany Carroll
Vice President



NV03
02/2004
"MAIL TAX STATEMENTS TO"
GARY D. HEGARTY
1445 ANNKIM CIRCLE
GARDNERVILLE, NV 89460-8894

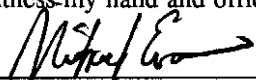
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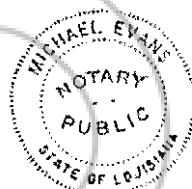
State of Louisiana
Parish/County of Ouachita

On this date, April, 7, 2004, before me, a Notary Public in and for said Parish/County and State, personally appeared Tiffany Carroll, 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.



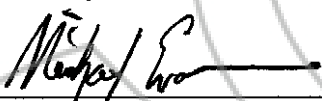
Michael Evans - 33404
Notary Public
Lifetime Commission



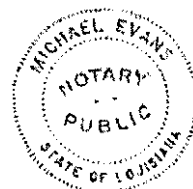
State of Louisiana
Parish/County of Ouachita

On this date, April, 7, 2004, before me, a Notary Public in and for said Parish/County and State, personally appeared Tiffany Carroll, Vice President of JPMORGAN 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: Krystal Williams

Loan No.:
County of: Douglas
Investor No.: ZZZ
Investor Category:
Investor Loan No.:

00000008037249110

NV03
02/2004
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GARY D. HEGARTY
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GARDENVILLE, NV 89460-8894

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