RECUESTED BY IN OFFICIAL RECORDS (DOUGLAS CO . KEYADA

2004 MAY 21 PM 12: 46

WERNER CHRISTEN RECORDER

TAX ID NO.: 122d16610b73 RECORDING REQUESTED BY AND WHEN RECORDED MAIL TO: Stephanie Harris Chase Manhattan Mortgage Corporation

780 Kansas Lane Suite A P.O. Box 4025 Monroe, LA 71203

Loan No. 000000001253146747

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Holder of the Note secured by Deed of Trust dated August 13, 2003 made by Jeffrey Hubbard, Elizabeth Hubbard, Husband & Wife, Trustor(s) to FIRST AMERICAN TITLE CO., Trustee for CHASE MANHATTAN MORTGAGE CORPORATION, Beneficiary, which Deed of Trust was recorded August 28, 2003 in the Recorder's office, County of Douglas, State of Nevada, in Official Records as Document 0588130, as the undersigned Holder hereby substitutes J.P. MORGAN CHASE CUSTODY SERVICES, INC. as Trustee in lieu of the Trustee therein.

122016610073

Property address known as 1354 S RIVERVIEW DR, 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 May, 10, 2004, each in its respective interest.

CHASE MANHATTAN MORTGAGE CORPORATION

J.P. MORGAN CHASE CUSTODY SERVICES, INC.

Substitute Trustee

Shirley Har

Vice President

Shirley Hap Vice President NV03.dog

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State of Louisiana Parish/County of Ouachita

On this date, May, 10, 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, May, 10, 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: Stephanie Harris

Loan No.:

County of: Douglas Investor No.: 510

Investor No.: 510 Investor Category:

Investor Loan No.: 722716519

000000001253146747

NV03 02/2004 MAIL TAX STATEMENTS TO JEFFREY HUBBARD 1354 S RIVERVIEW DR GARDNERVILLE NV 89410