AT THE RESTOR OF Vander bit mortagage
2006 AUG 21 PM 2 14
LINCOLLI COUNTY RESERVED
LESLIE BOUGHT AB

THIS INSTRUMENT PREPARED BY:

KIMBERLY BLACKWELL

RETURN TO: 500 Alcoa Trail Maryville, TN 37804

VMF #486862 Mitchell, Chaz

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, JP MORGAN CHASE BANK, as the owner and holder of the Note secured by the Deed of Trust dated June 7, 2002, made by Chaz Mitchell and Rita Mitchell, as Trustor, to First American Title, as Trustee, for Oakwood Acceptance Corporation, LLC, Beneficiary, which Deed of Trust was recorded June 11, 2002, as Book 164 Page 242; assigned to JP MORGAN CHASE BANK, recorded on January 21, 2003 in Book 169 Page 253 of official records of Lincoln County, Nevada, hereby substitutes Vanderbilt Mortgage & Finance, Inc., as Trustee in lieu of the Trustee herein.

Vanderbilt Mortgage & Finance, Inc., hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, hereby RECONVEY WITHOUT WARRANTY TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL the estate now held by it under said Deed of Trust, IN WITNESS WHEREOF the owner and holder above-named, and as successor Trustee, has caused this instrument to be executed, each in its respective interest.

Dated August 15, 2006

Vanderbilt Mortgage/& Finance, Inc.

STATE OF TENNESSEE

COUNTY OF BLOUNT David R. Jordan-Asst. Secretary

JP MORGAN CHASE BANK

Brent Cheatwood Agent

On August 15, 2006, before me, Kimberly Blackwell, personally appeared David R. Jordan and Brent Cheatwood, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged to me that he/she/they executed the same in is/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Kimberly Blackwell

Kimberly Blackwell - NOTARY PUBLIC

My Commission expires: 11/10/09