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AMIC LOAN NO.: 322020

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, TED S SNYDER AND PATRICIA ANN SNYDER

WAS THE ORIGINAL TRUSTOR, WESTERN TITLE COMPANY ,
THE ORIGINAL TRUSTEE, AND COMSTOCK BANK
THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN DEED OF TRUST DATED
OCTOBER 3 1990 AND RECORDED ON OCTOBER 4 1990 IN BOOK 1090,
PAGE(S) 782, OFFICIAL RECORDS OF THE COUNTY OF DOUGLAS , STATE
OF NEVADA, AND

WHEREAS, THE UNDERSIGNED, AS THE PRESENT BENEFICIARY(S) UNDER SAID DEED
OF TRUST DESIRES TO SUBSTITUTE A NEW TRUSTEE UNDER SAID DEED OF TRUST
IN PLACE AND STEAD OF SAID ORIGINAL TRUSTEE, NOW THEREFORE, THE UNDER-
SIGNED HEREBY SUBSTITUTES HIMSELF (THEMSELVES) AS TRUSTEE UNDER SAID
DEED OF TRUST AND DOES HEREBY RECONVEY, WITHOUT WARRANTY, TO THE PERSON
OR PERSONS LEGALLY ENTITLED THERETO, THE ESTATE NOW HELD BY HIM THERE-
UNDER.

ATLANTIC MORTGAGE & INVESTMENT
CORPORATION

DATED JANUARY 21, 1999



Pat Charles

PAT CHARLES

A.V.P.

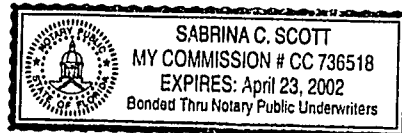
STATE OF FLORIDA
COUNTY OF DUNN

ON JANUARY 21, 1999 BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN
AND FOR SAID COUNTY AND STATE, PERSONALLY APPEARED PAT CHARLES
, PERSONALLY KNOWN TO ME (OR PROVED TO ME ON THE BASIS
OF SATISFACTORY EVIDENCE) TO BE THE PERSON WHOSE NAME IS SUBSCRIBED
TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO ME THAT H/SHE EXECUTED THE
SAME IN HIS/HER AUTHORIZED CAPACITIES AND THAT BY HIS/HER SIGNATURE ON
THE INSTRUMENT THE PERSON OR THE ENTITY UPON BEHALF OF WHICH THE
PERSON ACTED, EXECUTED THE INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL.

Sabrina C. Scott

NOTARY PUBLIC



PLEASE RECORD AND RETURN TO:
THIS INSTRUMENT PREPARED BY: Sabrina Scott
✓ ATLANTIC MORTGAGE & INVESTMENT CORPORATION
7159 CORKLAN DRIVE
JACKSONVILLE, FLORIDA 32258

SM294

REQUESTED BY
Atlantic Mortgage
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
\$10 PAID *ks* DEPUTY