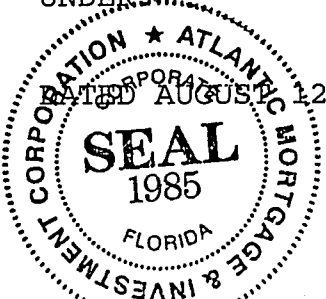

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, ERNEST DALE HADLEY
KATHERINE LYNN HADLEY
WAS THE ORIGINAL TRUSTOR, TICOR TITLE INSURANCE COMPANY,
THE ORIGINAL TRUSTEE, AND WESTERN SUNRISE MORTGAGE CO.
THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN DEED OF TRUST DATED
05-17-94 AND RECORDED ON 05-27-94 IN BOOK 0594,
PAGE(S) 4798, 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.

FEDERAL HOME LOAN MORTGAGE CORPORATION BY:
ATLANTIC MORTGAGE & INVESTMENT CORPORATION
AS ATTORNEY-IN-FACT THROUGH APPOINTMENT
RECORDED IN OFFICIAL RECORDS BOOK 799,
PAGE 4634, DOUGLAS, COUNTY, NEVADA.



Pat Charles
PAT CHARLES A.V.P.

STATE OF FLORIDA
COUNTY OF DUVAL

ON AUGUST 12, 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 HE/SHE
ACTED, EXECUTED THE INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL.

Sue Anne VanPelt
NOTARY PUBLIC



SueAnne VanPelt
MY COMMISSION # CC787214 EXPIRES
November 1, 2002
BONDED THRU TROY FAIN INSURANCE, INC.

PLEASE RECORD AND RETURN TO:
THIS INSTRUMENT PREPARED BY: Sue Anne Haracourt
ATLANTIC MORTGAGE & INVESTMENT CORPORATION
7159 CORKLAN DRIVE
JACKSONVILLE, FLORIDA 32258

SM311

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

1999 SEP -7 PM 12: 21

LINDA SLATER
RECORDER

\$ 10⁰⁰ PAID AS DEPUTY

0475941

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