

AMIC LOAN NO.: 852635

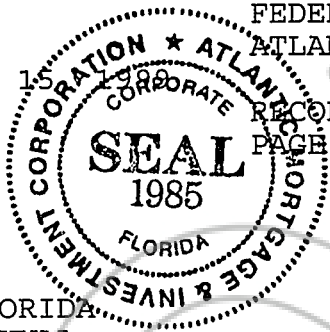
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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JANICE WITTE, AN UNMARRIED WOMAN

WAS THE ORIGINAL TRUSTOR, STEWART TITLE OF DOUGLAS COUNTY,  
THE ORIGINAL TRUSTEE, AND WESTERN SUNRISE MORTGAGE COMPANY  
THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN DEED OF TRUST DATED  
MARCH 16, 1995 AND RECORDED ON MARCH 21, 1995 IN BOOK 0395,  
PAGE(S) 3111, 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  
DATED MARCH 15, 1999 AS ATTORNEY-IN-FACT THROUGH APPOINTMENT  
RECORDED IN OFFICIAL RECORDS BOOK  
PAGE , DOUGLAS, COUNTY, NEVADA.



*Pat Charles*  
PAT CHARLES A.V.P.

STATE OF FLORIDA  
COUNTY OF DUVAL

ON MARCH 15, 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.

*Lenora James*

NOTARY PUBLIC



Lenora James  
MY COMMISSION # CC533392 EXPIRES  
February 18, 2000  
BONDED THRU TROY FAIR INSURANCE, INC.

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

SM311

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

1999 OCT 18 AM 9:47

LINDA SLATER  
RECORDER

\$10.00 PAID *ka* DEPUTY

0478946

BK1099PG3131