

AMIC LOAN NO.: 0000731199

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DAVID D. SCHOEPPLER
MARY ANN SCHOEPPLER
WAS THE ORIGINAL TRUSTOR, UNIVERSAL CAPITAL CORP.,
THE ORIGINAL TRUSTEE, AND CALIFORNIA HOUSING SECURITIES, INC.
THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN DEED OF TRUST DATED
05-22-78 AND RECORDED ON 05-30-78 IN BOOK 578,
PAGE(S) 2482, 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 NATIONAL MORTGAGE ASSOCIATION BY:
ATLANTIC MORTGAGE & INVESTMENT CORPORATION,
AS ATTORNEY-IN-FACT THROUGH APPOINTMENT
RECORDED IN OFFICIAL RECORDS BOOK 0497 ,
PAGE 2674, DOUGLAS COUNTY, NEVADA.

[Signature]
PAT CHARLES A.V.P.

STATE OF FLORIDA
COUNTY OF DUVAL

ON DECEMBER 30, 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.

[Signature]
NOTARY PUBLIC



Sue Anne Haracourt
MY COMMISSION # CC872218 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

SM312

REQUESTED BY
Atlantic mtg & Invest
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN -5 PM 2: 01

LINDA SLATER
RECORDER

\$10 PAID *kg* DEPUTY

0483878
BK0100PG0624