SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

LOAN NO. 0007016603

DOCUMENT PREPARED BY & RETURN TO:

DISCHARGE DEPARTMENT
ABN AMRO MORTGAGE GROUP INC.
2600 WEST BIG BEAVER RD.
TROY, MI 48084

0495446 BK0700PG1028 RECORDING REQUESTED BY ABN AMRO MORTGAGE GROUP, INC FKA STANDARD FEDERAL BANK 2600 WEST BIG BEAVER ROAD TROY MI 48084

WHEN RECORDED RETURN TO STANDARD FEDERAL BANK ATT: RITA WALLE - 2580 2600 WEST BIG BEAVER ROAD

TROY MI 48084

ACCOUNT # 0007016603

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

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The undersigned	STANDARD FEDERAL BANK Beneficiaries, in and
under the provisions of the	nat certain Deed of Trust executed by MICHAEL GREGORY GIFFIN AND
BRENDA WOKRAL G	IFFIN, H&W Trustor(s), to WESTERN TITLE
	as Trustee for STANDARD FEDERAL BANK
E	Beneficiaries, date and recorded
<u></u>	in the office of the Recorder of DOUGLAS County,
State of Nevada, Instrum Records, do(es) in accord	tent number <u>0425401</u> , Book <u>1197</u> , Page <u>0118</u> , of Official ance with the provisions of said Deed of Trust, hereby give notice of
Substitution and Appoin	tment of STANDARD FEDERAL BANK in
place and instead ofdo(es) hereby vest said su Trust upon the Trustee th	western title the Trustee above named, and abstituted Trustee, all the rights, title, estate, power, duty and trusts conferred by said Deed of erein named.
And whereas the indebted satisified.	dness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or
hereby GRANT AND RE	STANDARD FEDERAL BANK as substituted, Trustee, does ECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived said Deed of Trust in the lands therein described,
situated in the County of specifically to said Deed	DOUGLAS , State of Nevada. Reference being hereby made of Trust and the record thereof for a particular description of said lands.
Dated: MAY 15,	2000 STANDARD FEDERAL BANK Beneficiary and Substituted Trustee
	Caretan 3 Johnson
	Beneficiary CARLTON B JOHNSON VICE PRESIDENT
STATE OF MICHIGA COUNTY OF OAKLAN	in }
On MAY 15,	before me, the undersigned, a Notary Public in and for the State,
personally appeared	CARLTON B JOHNSON , personally known to me (or proved to
executed the within instru	actory evidence) to be the
WITNESS my hand and	official seal: Notary RITA D. WALLE Notary Public, Oakland County, Michigan My Commission Expires January 13, 2004
	RITA D. WALLE Notary Public, Oakland County, Michigan My Commission Expires January 13, 2004

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REQUESTED BY IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA 2000 JUL 10 AM 9: 39 LINDA SLATER RECORDER 0495446 PAID & DEPUTY BK0700PG1030