AMIC LOAN NO.: 0000 440981

************************** SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

TAX ID NUMBER:

WHEREAS, C RICHARD GITTELMAN AND JOANNE GITTELMAN,

HUSBAND AND WIFE, AS JOINT TENANTS

WAS THE ORIGINAL TRUSTOR, PLAZA HOME MORTGAGE BANK, FSB,

THE ORIGINAL TRUSTEE, AND PARAGON, INC.A CORPORATION DBA PARAGON FINANCIAL SERVICE

THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN DEED OF TRUST DATED JUNE 14, 1994 AND RECORDED ON JUNE 17, 1994 IN BOOK 694, PAGE(S) 3223-3232, 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 NOVEMBER 06, 2000

CHARLES

A.V.P.

STATE OF FLORIDA COUNTY OF DUVAL

ON NOVEMBER 06, 2000 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.

NOTARY PUBLIC

Lenora James MY COMMISSION # CC899774 EXPIRES February 18, 2004

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

SM294

REQUESTED BY STEWART TITLE of DOUGLAS COUNTY

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

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LINDA SLATER \$ 10 PAID Bh DEPUTY