AP 1220-15-510-014 000701005

AMIC LOAN NO.: 0000 688991

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

TAX ID NUMBER:

WHEREAS, MILDRED DREYER, AN UNMARRIED WOMAN, AND, PAMELA J BUCH, AN UNMARRIED WOMAN WAS THE ORIGINAL TRUSTOR, WESTERN TITLE COMPANY, THE ORIGINAL TRUSTEE, AND NORTH AMERICAN MORTGAGE COMPANY THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN DEED OF TRUST DATED JULY 24, 1996 AND RECORDED ON JULY 31, 1996 IN BOOK 0796, PAGE(S) 5467, 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 UNDERSIGNED 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 JANUARY 23, 2001

SEAL

PAT CHARLES

A.V.P.

STATE OF FLORIDA COUNTY OF DUVAL

ON JANUARY 23, 2001 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
BONDED THRU TROY FAIN INSURANCE, INC.

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

SM294

STEWART TITLE STED DUGLAS COUNTY

IN OFFICIAL RECORDS OF DOUGLAS CO. MEYADA

2001 JAN 26 AM 9: 46

LINDA SLATER
RECORDER

SO PAID Y DEPUTY

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