AMIC LOAN NO.: 0000748438

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

TAX ID NUMBER: 2730009

WHEREAS, DAVID SUROWIC, AN UNMARRIED MAN

WAS THE ORIGINAL TRUSTOR, TICOR TITLE INSURANCE COMPANY, THE ORIGINAL TRUSTEE, AND COMMERCE SECURITY BANK THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN DEED OF TRUST DATED 7-5-92 AND RECORDED ON 7-31-92 IN BOOK 792, PAGE(S) 5919, 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 THEREUNDER.

ATLANTIC MORTGAGE & INVESTMENT CORPORATION

DATED MAY 25, 2001

PAY CHARLES

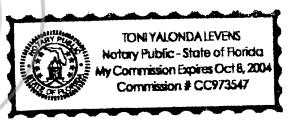
A.V.P.

STATE OF FLORIDA COUNTY OF DUVAL

ON MAY 25, 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.

bu calando dover PUBLIC



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

SM294

REQUESTED BY

At /antic mortgage

IN OFFICIAL RECORDS OF

DOUGLAS CO. HOVADA

2001 JUN -4 AM 10: 06

LINDA SLATER
RECORDER

S/O PAID/ DEPUTY

0515733 BK 0601PG 0710