

A.P.N 1220-21-710-248

TAX ID NUMBER:

AMIC LOAN NO.: 0001228283

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE


WHEREAS, ZYAF HAJO, AN UNMARRIED MAN

WAS THE ORIGINAL TRUSTOR, STEWART TITLE OF DOUGLAS COUNTY,
THE ORIGINAL TRUSTEE, AND HARBOURTON MORTGAGE CO., L.P.
THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN DEED OF TRUST DATED
1-31-96 AND RECORDED ON 2-7-96 IN BOOK 0296,
PAGE(S) 1114, 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.

ABN AMRO MORTGAGE GROUP, INC

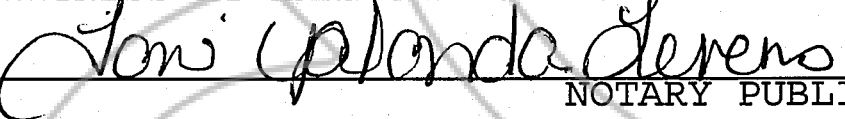
DATED AUGUST 13, 2001

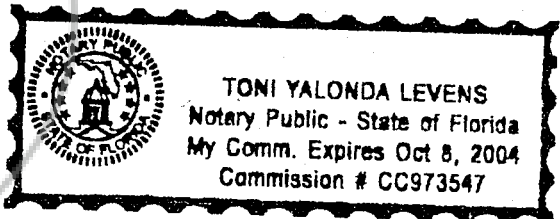

PAT CHARLES A.V.P.

STATE OF FLORIDA
COUNTY OF DUVAL

ON AUGUST 13, 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



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

SM459

REQUESTED BY
WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 AUG 22 PM 12: 12

LINDA SLATER
RECORDER

\$ 10.00 PAID K DEPUTY

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