TAX ID NUMBER:07-244-140

AMIC LOAN NO.: 0000851567
****
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE
257223

WHEREAS, JAMES C. BEATTIE AND PAMELA O. BEATTIE,
HUSBAND AND WIFE
WAS THE ORIGINAL TRUSTOR, PACIFIC TITLE, INC.,
THE ORIGINAL TRUSTEE, AND WESTERN SUNRISE MORTGAGE CORPORATION
THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN DEED OF TRUST DATED
JULY 29, 1991 AND RECORDED ON AUGUST 7, 1991 IN BOOK 891,
PAGE(S) 1016, 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
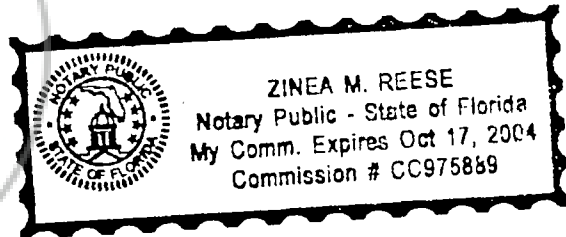CORPORATION

DATED APRIL 30, 2002

ALYSON WRIGHT   A.V.P.

STATE OF FLORIDA
COUNTY OF DUVAL

ON APRIL 30, 2002 BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN
AND FOR SAID COUNTY AND STATE, PERSONALLY APPEARED ALYSON WRIGHT
          , 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

ZINEA M. REESE
Notary Public - State of Florida
My Comm. Expires Oct 17, 2004
Commission # CC975889

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

MAIL TAX STATEMENT TO: JAMES C BEATTIE
                         PAMELA O BEATTIE
                         P O BOX 5747
                         SOUTH LAKE   , CA   96157

SM294

0541440

BK0502PG01320