

State of Oregon, County of Klamath
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 Linda Smith, County Clerk
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02 MAR 5 AM 9:02

AMIC LOAN NO.: 0001216678

 SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DAN P. BROWN & DEBBIE L. BROWN,
 HUSBAND & WIFE
 WAS THE ORIGINAL TRUSTOR, MOUNTAIN TITLE COMPANY,
 THE ORIGINAL TRUSTEE, AND FIRST NATIONAL BANK OF OREGON
 THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN
 DEED OF TRUST
 DATED 11-21-75 AND RECORDED ON 11-28-75
 IN BOOK 75, PAGE(S) 15022/ DOC/FILE/INST 7713
 OFFICIAL RECORDS OF THE COUNTY OF KLAMATH, STATE OF
 OREGON, AND WHEREAS, THE UNDERSIGNED, AS THE PRESENT
 BENEFICIAR(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 STANDARD FEDERAL BANK FSB AS TRUSTEE UNDER SAID DEED
 OF TRUST AND DOES HEREBY RECONVEY, WITHOUT WARRANTY, TO THE
 PERSON OR PERSONS LEGALLY ENTITLED THERTO, THE ESTATE NOW
 HELD BY HIM THEREUNDER.
 ATLANTIC MORTGAGE & INVESTMENT CORP. APPOINTING STANDARD FEDERAL
 BANK FSB AS SUBSTITUTE TRUSTEE.

ATLANTIC MORTGAGE & INVESTMENT CORPORATION


 LENORA JAMES A.V.P.

DATED FEBRUARY 20, 2002

STANDARD FEDERAL BANK, FSB



 ALYSON WRIGHT V.P.

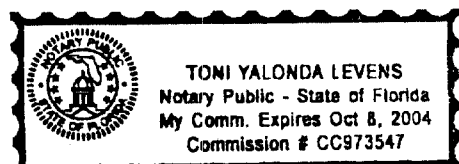

 PAT CHARLES A.V.P.

STATE OF FLORIDA
 COUNTY OF DUVAL

ON FEBRUARY 20, 2002 BEFORE ME, THE UNDERSIGNED, A NOTARY
 PUBLIC IN AND FOR SAID COUNTY AND STATE, PERSONALLY
 APPEARED LENORA JAMES, A.V.P. ALYSON WRIGHT, V.P. AND
 PAT CHARLES, A.V.P. PERSONALLY KNOWN TO ME (OR PROVED TO
 ME ON THE BASIS OF SATISFACTORY EVIDENCE) TO BE THE PERSONS
 WHOSE NAMES ARE SUBSCRIBED TO THE WITHIN INSTRUMENT AND
 ACKNOWLEDGED TO ME THAT THEY EXECUTED THE SAME IN THEIR
 AUTHORIZED CAPACITIES AND THAT BY THEIR SIGNATURES ON THE
 INSTRUMENT THE PERSON OR THE ENTITY UPON BEHALF OF WHICH
 THE PERSONS ACTES, EXECUTED THE INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL.


 NOTARY PUBLIC



THIS INSTRUMENT PREPARED BY: Toni Levens
 PLEASE RECORD & RETURN TO: Toni Levens
 ATLANTIC MORTGAGE & INVESTMENT CORP
 7159 CORKLAN DRIVE
 JACKSONVILLE, FLORIDA 32258
 PAYOFF DEPT. AGENCY
 SM801

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