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State of Oregon, County of Klamath
Recorded 03/15/2002 2:37 p m.
Vol M02, Pg 15339
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

AMIC LOAN NO.: 0000739272

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, KIM MELINDA JOHNSON

WAS THE ORIGINAL TRUSTOR, MOUNTAIN TITLE COMPANY OF KLANATH COUNTY,
THE ORIGINAL TRUSTEE, AND LIBERTY FEDERAL BANK, S.B.
THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN
DEED OF TRUST

DATED 10-11-93 AND RECORDED ON 10-25-93
IN BOOK M93, PAGE(S) 27846, DOC/FILE/INST
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 MARCH 07, 2002

STANDARD FEDERAL BANK, FSB



ALYSON WRIGHT V.P.

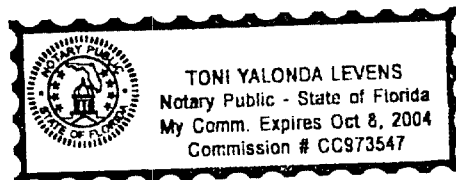

PAT CHARLES A.V.P.

STATE OF FLORIDA
COUNTY OF DUVAL

ON MARCH 07, 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