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State of Oregon, County of Klamath  
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Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

AMIC LOAN NO.: 0001134831

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DAVID S. SPENCER & JOYCE SPENCER,  
HUSBAND & WIFE  
WAS THE ORIGINAL TRUSTOR, TRANSAMERICA TITLE INSURANCE CO.,  
THE ORIGINAL TRUSTEE, AND COMMONWEALTH, INC.  
THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN  
DEED OF TRUST  
DATED 4-6-72 AND RECORDED ON 5-26-72  
IN BOOK M72, PAGE(S) 5672, 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 THERETO, 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 18, 2002

STANDARD FEDERAL BANK, FSB


  
ALYSON WRIGHT V.P.

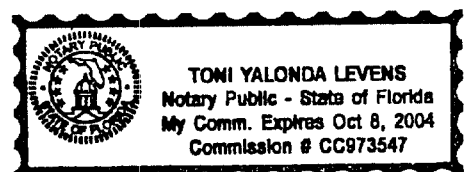
  
PAT CHARLES A.V.P.

STATE OF FLORIDA  
COUNTY OF DUVAL

ON MARCH 18, 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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+5