

Document Prepared by:
PIERRE, MARIE
When recorded return to:
ABN AMRO MORTGAGE GROUP INC.
7159 CORKLAN DRIVE
JACKSONVILLE, FL 32258

State of Oregon, County of Klamath
Recorded 09/11/03 8:39 a. m
Vol M03 Pg 67568
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

Loan #: 0000382196
Investor Loan #: 0751064645
PIN/Tax ID #:
Property Address:
1500 & 1510 WASHBURN WAY
KLAMATH FALLS, OR 97601-0000

This Space for Recorder's Use Only

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE


KNOW ALL MEN BY THESE PRESENTS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and, WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied; NOW THEREFORE, ABN AMRO MORTGAGE GROUP INC, SUCCESSOR BY MERGER TO ATLANTIC MORTGAGE & INVESTMENT CORPORATION, , whose address is 7159 Corklan Drive, Jacksonville, FL 32258, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint STANDARD FEDERAL BANK, FSB as successor Trustee; and,

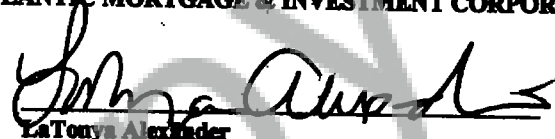
WHEREAS, STANDARD FEDERAL BANK, FSB under that certain Deed of Trust described below, having received from the Beneficiary under said Deed of Trust a request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust.

Original Grantor(s): GARY L HEDLUND AND MARY E HEDLUND, AS TENANTS BY THE ENTIRETY
Original Beneficiary: NORTH AMERICAN MORTGAGE COMPANY
Original Trustee: MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY
Loan Amount: \$ 42,250.00 Date of Deed of Trust: 01/12/1994
Date Recorded: 01/21/1994 Book: M94 Page: 2326 Instrument Number: 74849

and recorded in the records of KLAMATH County, State of Oregon, affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 8/21/03.
STANDARD FEDERAL BANK, FSB ABN AMRO MORTGAGE GROUP INC, SUCCESSOR BY MERGER TO ATLANTIC MORTGAGE & INVESTMENT CORPORATION


Kate Blanchard
Vice President
State of FL
County of DUVAL


LaTonya Alexander
Vice President

On this date of 8/21/03, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named LaTonya Alexander and Kate Blanchard, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Vice President of ABN AMRO MORTGAGE GROUP INC, SUCCESSOR BY MERGER TO ATLANTIC MORTGAGE & INVESTMENT CORPORATION, and STANDARD FEDERAL BANK, FSB respectively, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporations or business entities, and that said corporations or business entities executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.
Witness my hand and official seal on the date hereinabove set forth.


Notary Public: Toni Yalonda Levens
My Commission Expires: 10/08/2004

