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Document Prepared by: PIERRE, MARIE

ORSTDR-4 07/16/03

When recorded return to:

ABN AMRO MORTGAGE GROUP INC. 7159 CORKLAN DRIVE

JACKSONVILLE, FL 32258

Loan #: 0001105990

Investor Loan #: 0433418125

PIN/Tax ID #: 573490

001

Property Address: 5503 GLENWOOD DR

KLAMATH FALLS, OR 97603-

Page

State of Oregon, County of Klamath

Recorded 01/13/2004 9:1/a Vol M04 Pg / 77/

Linda Smith, County Clerk

Fee \$ 2600 # of Pgs

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, S/B/M TO ATLANTIC MORTGAGE & INVESTMENT CORPORATION,, whose address is 7159 Corklan Drive, Jacksonville, FL 32258, being the present legal owner and holder of the indebtness 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): MARTIN T HILL AND PAULA M HILL

Original Beneficiary: U.S. BANCORP MORTGAGE COMPANY Original Trustee: U.S. BANK OF WASHINGTON, NATIONAL ASSOCIATION

Loan Amount: \$46,000.00

Date of Deed of Trust: 09/09/1988

Date Recorded: 09/12/1988 Book: M88 Page: 14877 Document #: 91339

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 11/14/2003.

STANDARD FEDERAL BANK, FSB

ABN AMRO MORTGAGE GROUP INC, S/B/M TO ATLANTIC

MORTGAGE & INVESTMENT CORPORATION

Pat Charles

Assistant Vice President

State of FL

County of **DUVAL**

On this date of 11/14/2003, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Kate Blanchard and Pat Charles, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Assistant Vice President of ABN AMRO MORTGAGE GROUP INC, S/B/M 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.

Votary Public Tracy Maddox My Commission Expires: 02/19/2007 TRACY MADDOX

Notary Public - State of Florida My Commission Expires Feb 19, 2007 Commission # DD185402 Bonded By National Notary Ass