

AMIC LOAN NO.: 301622

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, PAMELA T. FINLAY

WAS THE ORIGINAL TRUSTOR, LAND TITLE OF NV.,
THE ORIGINAL TRUSTEE, AND MORTGAGE SYSTEMS, INC.
THE ORIGINAL BENEFICIARY(S), UNDER THAT CERTAIN DEED OF TRUST DATED
03-02-88 AND RECORDED ON 03-07-88 IN BOOK 078,
PAGE(S) 630, OFFICIAL RECORDS OF THE COUNTY OF LINCOLN, STATE
OF NEVADA, AND

WHEREAS, THE UNDERSIGNED, AS THE PRESENT BENEFICIARY(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 UNDER-
SIGNED HEREBY SUBSTITUTES HIMSELF (THEMSELVES) 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 THERE-
UNDER.

ATLANTIC MORTGAGE & INVESTMENT
CORPORATION

DATED JULY 22, 1997



Dawn George
DAWN GEORGE A.M.P.
Yvonne Daniels
YVONNE DANIELS ASST. SECRETARY

STATE OF FLORIDA
COUNTY OF DUVAL

ON JULY 22, 1997 BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN
AND FOR SAID COUNTY AND STATE, PERSONALLY APPEARED DAWN GEORGE
AND YVONNE DANIELS, 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 PERSONS OR THE ENTITY UPON BEHALF OF WHICH THE PERSONS
ACTED, EXECUTED THE INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL.

[Signature]
NOTARY PUBLIC



PLEASE RECORD AND RETURN TO:
THIS INSTRUMENT PREPARED BY: Tim Hines
ATLANTIC MORTGAGE & INVESTMENT CORPORATION
4348 SOUTHPOINT BLVD., SUITE 101
JACKSONVILLE, FLORIDA 32216

SM294

NO. 109517
FILED AND RECORDED AT REQUEST OF
Atlantic Mortgage
August 11, 1997
AT 11 MINUTES PAST 2 O'CLOCK
P.M. IN BOOK 129 OF OFFICIAL
RECORDS PAGE 478 LINCOLN
COUNTY, NEVADA.
Yuriko Setzer
COUNTY RECORDER

by *[Signature]*, deputy
BOOK 129 PAGE 478