

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:

U. S. MORTGAGE COLLECTION SERVICES, INC.
9457 S. LAS VEGAS BLVD., SUITE D
LAS VEGAS, NV 89123

02-000122>CHANNEL, RICKY
ROUTE 1, BOX 79E MAYLENE AL

(1P)

-----SPACE ABOVE FOR RECORDER'S USE-----

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN: That the undersigned desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present Trustee thereunder, in the manner in said Deed of Trust provided, and does hereby substitute: INTEGRITY FINANCIAL-NEVADA

TRUSTOR: RICKY W. CHANNELL, AN UNMARRIED MAN, AND JOAN L. JOHNSON, AN UNMARRIED WOMAN

BENEFICIARY: SHENANDOAH FEDERAL S & L

BOOK 161 PAGE 689

Recorded 05/11/81 as Instrument No. 412
Page 373 of Official Records in the Office of the Recorder of
\$HELBY County.

Beneficial interest in said Deed of Trust was thereafter assigned by mense
assignment recorded as Instrument No. in Book
, Page of Official Records, to the undersigned
party(s).

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

Dated: 11/03/87

1987 DEC -1 AM 9:14

SHENANDOAH FEDERAL S & L

BY: Bernice A. Baker JUDGE OF PROBATE

BY: [Signature] Vice President

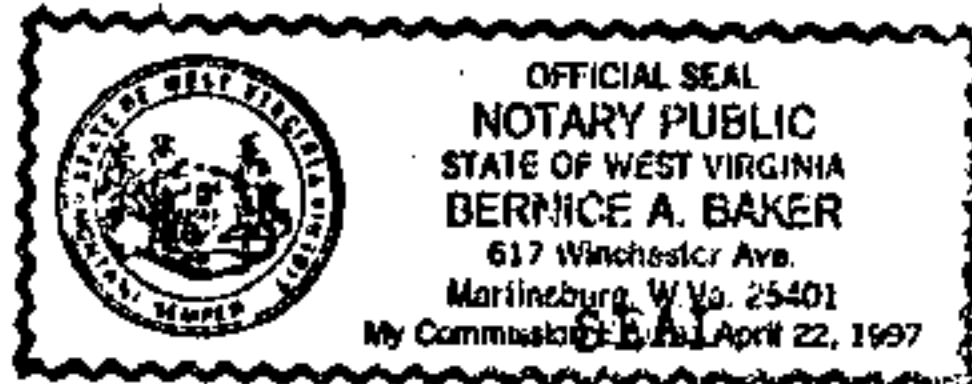
Vice President
STATE OF West Virginia >
COUNTY OF Berkeley > ss.

On 19th November 1987, before me, the undersigned, a Notary Public in
and for said State, personally appeared
Bonnie L. Brown known to me to be the Vice
President, and Lynne P. Call known to me to be
the Secretary of the Corporation that executed the within
instrument, known to me to be the person(s) who executed the within
instrument on behalf of the corporation therein named, and acknowledged to
me that such corporation executed the within instrument pursuant to its
by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Bernice A. Baker

NAME (TYPED OR PRINTED)



[50,2]:SUBST

RECORDING FEES

Recording Fee \$2.50

Index Fee 1.00

TOTAL \$3.50

EX IVD-A L41

U.S. MORTGAGE COLLECTION SERVICE
9457 S. LAS VEGAS BLVD., SUITE D
LAS VEGAS, NV 89123