

LOAN #: 873397
NAME: ROSS, G.

PREPARED BY:

LOGS NATIONAL RECORDING SERVICES
4201 Lake Cook Road
Northbrook, IL 60062

AFTER RECORDING, FORWARD TO:

[GARY & DONNA ROSS
[4813 SOUTHLAKE PARKWAY
[BIRMINGHAM AL 35244

SUBSTITUTION OF TRUSTEE
AND FULL RECONVEYANCE

DEED OF TRUST REFERENCE:

Dated: June 2, 1994
Recorded: June 10, 1994
Instrument: 1994-18756
Book No.: N/A, Page No.: N/A
Trustor: GARY L. ROSS AND DONNA M. ROSS, HUSBAND AND WIFE
Trustee:
Beneficiary: NORTH AMERICAN MORTGAGE COMPANY, DBA NORTH AMERICAN MORTGAGE
COMPANY, INC.
State: ARIZONA / SHELBY

PEOPLES SECURITY LIFE INSURANCE COMPANY, the owner and holder of the Note secured by the
above-referenced Deed of Trust hereby substitutes PEOPLES SECURITY LIFE INSURANCE COMPANY in lieu of the
above-named Trustee under said Deed of Trust.

PEOPLES SECURITY LIFE INSURANCE COMPANY, hereby accepts said appointment as Trustee under said Deed of
Trust and as successor Trustee, pursuant to the request of said owner and holder in accordance with the provisions of said
Deed of Trust, does hereby reconvey to the person or persons legally entitled thereto, but without warranty, all the
estate, title and interest now held by it under Deed of Trust.

IN WITNESS WHEREOF said owner and holder has caused this instrument to be executed by their duly authorized
officer, on January 5, 1996.

PEOPLES SECURITY LIFE INSURANCE COMPANY


Wayne R. Nelis, Second Vice President

STATE OF KENTUCKY, COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for the County and State aforesaid, hereby certify that WAYNE R. NELIS,
the Second Vice President of PEOPLES SECURITY LIFE INSURANCE COMPANY, signed the foregoing instrument
and acknowledged before me this day that, being informed of the contents of the instrument, he, as such officer and with
full authority, executed the same voluntarily for and as the act and deed of said corporation.

Given under my hand and official seal on January 5, 1996.


Valerie Guess-Heil, Notary Public
My Commission Expires: March 31, 1998

PEOPLES SECURITY LIFE INSURANCE COMPANY, as Substitute Trustee


Wayne R. Nelis, Second Vice President

STATE OF KENTUCKY, COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for the County and State aforesaid, hereby certify that WAYNE R. NELIS,
the Second Vice President of PEOPLES SECURITY LIFE INSURANCE COMPANY, signed the foregoing instrument
and acknowledged before me this day that, being informed of the contents of the instrument, he, as such officer and with
full authority, executed the same voluntarily for and as the act and deed of said corporation.

Given under my hand and official seal on January 5, 1996.


Valerie Guess-Heil, Notary Public
My Commission Expires: March 31, 1998

AZ.CHC(PSL)
Group #: 48

03/11/1998 08:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCB 8.50

Inst # 1996-07849