

WHEN RECORDED MAIL TO:
BANKATLANTIC
2981 Gateway Drive
Pompano Beach, FL 33069-9892
ATTENTION: RENATE
RINGUETTE

Loan No:1285956

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99029771

99 APR -8 AM 9:18

MORRIS W. CARTER
RECORDER

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, BankAtlantic, A Federal Savings Bank, successor by merger with Bank of North America, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor trustee, and as Trustee does hereby reconvey, without warranty, to the person or person(s) entitled thereto, all the estate, title, and interest held by it, as Trustee under said Deed of Trust, to the property described therein:

Trustor(s): BARBARA J. CAUDLE, STEVEN J CAUDLE
Original Trustee:
Beneficiary: PHH MORTGAGE SERVICES CORPORATION
County: LAKE State: IN
Mortgage Date: 04/11/97 Mortgage Amt.: 148,800.00
Date Recorded: 04/23/97 Instrument No.: 97025288
Property: 1225 CRESTWOOD DRIVE LOWELL, IN 46356

The undersigned, BankAtlantic, A Federal Savings Bank, declares that it is the true and lawful holder and owner of the note that evidences the indebtedness which is secured by said Deed of Trust, and; hereby certifies that the same has/have been paid in full and the lien therein created and retained is hereby released. GIVEN under my hand this March 10, 1999.

BankAtlantic, A Federal Savings Bank,

By: *[Signature]*
Dalbert L. Shelby, Asst. Vice President

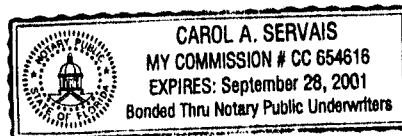


STATE OF FLORIDA, COUNTY OF BROWARD

Before me, personally appeared Dalbert L. Shelby, Asst. Vice President of BankAtlantic,, A Federal Savings Bank, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Signature *Carol A. Servais*
Notary Public Carol A. Servais March 10, 1999



Return
CENTIER BANK
ATTN: LORRAINE CULKIN
600 E. 84TH AVE MERRILLVILLE, IN 46410-6366

Prepared by Dalbert Shelby

Pd. 10⁰⁰
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TICOR TITLE INSURANCE
Crown Point, Indiana

