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LOAN NO. 231076

SUBSTITUTION OF TRUSTEE  
DEED OF FULL RECONVEYANCE  
(AND REQUEST FOR RECONVEYANCE)

Wendover Financial Services Corporation f/k/a Wendover Funding, Inc. ("Beneficiary") is the owner and holder of the Note secured by the Deed of Trust, dated December 14, 1998, made by William R. Smith, Trustee of the William R. Smith and Dorothy G. Smith revocable living trust dated March 13, 1992 and William R. Smith as Grantor(s), to William R. Smith as Trustee, for the benefit of national Pacific Mortgage Corporation, which Deed of Trust was recorded on December 21, 1998, Instrument No. 71819, Book No. M98, Page No. 46600, in the office of the County Recorder of Klamath, OREGON, the originals of which are herewith delivered to National Pacific Mortgage.

Beneficiary hereby substitutes National Pacific Mortgage as Trustee in lieu of the above named Trustee under said Deed of Trust and directs National Pacific Mortgage to reconvey without warranty the Trustee's estate to the parties entitled to it upon full payment of National Pacific Mortgage trustee's reconveyance fee. The trust deed has been fully paid and is hereby satisfied. National Pacific Mortgage is directed to cancel all evidence of indebtedness secured by the trust deed.

National Pacific Mortgage hereby accepts said appointment as Trustee under said Deed of Trust and, as Successor trustee, pursuant to the request of said beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty, express or implied, to the person or persons legal entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, National Pacific Mortgage has caused these presents to be executed by its duly authorized officer on the date written herein below.

National Pacific Mortgage

Wendover Financial Services Corporation f/k/a  
Wendover Funding, Inc.

BY: \_\_\_\_\_

BY: Paul A. Ostergren  
Paul A. Ostergren, Vice President

STATE of \_\_\_\_\_ County of \_\_\_\_\_ )ss:

BE IT REMEMBERED, that on this \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_, before me personally appeared the within named \_\_\_\_\_, who, being duly sworn, did say that he/she is the \_\_\_\_\_ of \_\_\_\_\_, and that said instrument was signed by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.

(PLACE NOTARY SEAL HERE)

Before me: \_\_\_\_\_  
Notary Public for \_\_\_\_\_  
My Commission Expires: \_\_\_\_\_

STATE of North Carolina, County of Guilford )ss:

BE IT REMEMBERED, that on this 13th day of March, 2000, before me personally appeared the within named Paul A. Ostergren, who, being duly sworn, did say that he/she is the Vice President of Wendover Financial Services Corporation, and that said instrument was signed by authority of its board of directors, and acknowledged said instrument to be its voluntary act and deed.

(PLACE NOTARY SEAL HERE)

Before me: Annie Long  
Annie Long  
Notary Public for North Carolina  
My Commission Expires: 12/21/02

This document sent by:  
Wendover Financial Services Corporation \  
P.O. Box 26903  
Greensboro, NC 27419-6903

State of Oregon, County of Klamath  
Recorded 07/07/00, at 11:17a m.  
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Linda Smith,  
County Clerk Fee \$ 26