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Recording Requested By: EquiCredit Corporation

When Recorded Return To:

EquiCredit Corp of America

P. O. Box 44136 Jacksonville, FL 32231 9957

FORREST N. A. BACCI 1001 S.W. 5th AVE., # 1660 PORTLAND, OR 97204

SUBSTITUTION OF TRUSTEE

NationsCredit #:7002448780 "WALLACE, JR." Lender ID:001307/ Klamath, Oregon WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: JERRY LEE WALLACE JR., A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY

Original Beneficiary: FIRST FRANKLIN FINANCIAL CORPORATION

Original Trustee: CHICAGO TITLE INSURANCE COMPANY

Dated: 10/16/1998

Recorded on 10/22/1998 as Instrument No. 68371 Book M98, Page 38730, In the County of KLAMATH, State of OREGON

Property Address: 3665 Pine Tree Drive, Klamath Falls, OR, 97603

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the place and stead of present Trustee thereunder;

Now therefore, the undersigned hereby appoints FORREST N. A. BACCI, TRUSTEE, whose address is 1001 SOUTHWEST 5TH AVENUE SUITE 1660, PORTLAND,, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

NationsCredit Home Equity Services

Corporation

By:

On January 02, 2001

D. J. MINTON, SR. VICE PRESIDENT

STATE OF Florida COUNTY OF Duval

ON January 02, 2001, before me, Marion D. Watson, a Notary Public in and for the County of Duval County, State of Florida, personally appeared D. J. Minton, Sr. Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Marion D. Watson

Notary Expires: 09/29/2003 #CC875316

MARION D. WATSON
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # CC875916
EXPIRES 9/29/2003
BONDED THRU ASA 1-885-NOTARY1

(This area for notarial seal)

Marlon P Munoz, NationsCredit, P O Box 44136 Mail Code: FL9-015-04-14, Jacksonville, FL, 32231, 904-457-5769

Jacksonville, FL, 32231, 904-457-5769 MPM-20010102-0061 ORKLAMA KLAMATH OR BAT: 11777/7002448780 KXORSUB1

State of Oregon, County of Klamath Recorded 02/15/01, at 8:49a.m. In Vol. M01 Page 6028

Linda Smith,

County Clerk Fee\$ 2/02