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Recording Requested By: EquiCredit Corporation

When Recorded Return To:

EquiCredit Corporation P. O. Box 44136 Mail Code: F59-014-03-32 Jacksonville, FL 32231-

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

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State of Oregon, County of Klamath Recorded 06/18/01, at 8:46 a. m. In Vol. M01 Page 28850 Linda Smith, Fee\$ 26 00 County Clerk

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

EquiCredit Corporation #:8534002244 "CHARTIER" Lender ID:083002/ Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 12/17/1999 made by DAVID E CHARTIER AND CHARLENE M. Charter, HUSBAND AND WIFE as the original Grantor(s), to NONE NAMED ON DEED, as the original Trustee, for the benefit of EQUICREDIT, as the original beneficiary, which Deed of Trust was recorded on 12/22/1999, as Instrument No. NA, Book M99, Page 50216, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES FORREST N.A. BACCI, Trustee in lieu of the above named Trustee under said Deed of Trust.

FORREST N.A. BACCI hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder 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 legally entitled thereto, all of the state held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and FORREST N.A. BACCI have caused these presents to be executed by their duly authorized officers on the dates below written.

NationsCredit Financial Services Corporation d/b/a EquiCredit

May 19, 2001

By: D.J. MINTON SR. VICE PRESIDENT By FORREST N.A. BACCI as Trustee On 6-5-200 (DATE)

das

Forrest N.A. Bacci

By:

State of Florida, County of Duval
ON May 10, 2001, before me, Benedicta A. Mallari, 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
enaity upon behalf of which the person(s) acted, executed the instrument.

BENEDICTA A. MALLARI
Notary Expires: 11/04/2004 #CC971293

Notary Expires: 11/04/2004 #CC971293

NOTARY PUBLIC - STATE OF FLORIDA GOMMISSION # CC971293 EXPIRES 11/4/2004 GONDED THRU ASA 1-888-NOTARY1

(This area for notarial seal)

State of Oregon, County of Multnomah On this June 5 200 , before me, a Notary Public qualified for said county, came Forrest N.A. Bacci, known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed

hand and seal on (0-5-0) Witness my 1 0 1

CARPENTER Notary Expires: $10/\delta 6/2001$

OFFICIAL SEAL LORI CARPENTER NOTARY PUBLIC-OREGON COMMISSION NO. A304434 MY COMMISSION EXPIRES OCT. 6, 2001

(This area for notarial seal)

Christina K Campbell, EquiCredit Corporation, P O Box 44136 FL9-014-03-32, Jacksonville, FL, 32231, 904-457-5769 CKC-20010510-0006 ORKLAMA KLAMATH OR BAT: 13359/8534002244 KXORSUB1