Recording Requested By: EquiCredit Corporation

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P. O. Box 44136 Jacksonville, FL 32291-9957

FORREST N. A. BACCI 1001 S.W. 5th AVE., # 1660 PORTLAND, OR 97204 Vol_MO1 Page 29135

State of Oregon, County of Klamath Recorded 06/19/01, at 8:52 a m. In Vol. M01 Page 29/35

Linda Smith,

County Clerk Fee\$ 26.

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

NationsCredit #:7002523087 "BENSHOOF" Lender ID:001307/ Klamath, Oregon
The undersigned is the present beneficiary and owner and holder of the Note and the
Deed of Trust, dated 02/04/1999 made by ALVEY L. BENSHOOF, AND JEAN M. BENSHOOF
HUSBAND AND WIFE as the original Grantor(s), to CHICAGO TITLE INSURANCE COMPANY, as
the original Trustee, for the benefit of FIRST FRANKLIN FINANCIAL CORPORATION, as the
original beneficiary, which Deed of Trust was recorded on 02/12/1999, as Instrument
No. 74570, Book M99, Page 5064, in the official records of KLAMATH County, OREGON

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

FORREST N. A. BACCI, TRUSTEE, INC. 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, *** TIME**, INC.** have caused these presents to be executed by their duly authorized officers on the dates below written.

NationsCredit Home Equity Services Corporation

On Meg 30, 2001

D. J. MINTON, SR. VICE PRESIDENT

By FORREST N. A. BACCI, TRUSTEE, as Trustee

On 6-13-2001 (DATE)

Forrest N.A. Bacci

State of Florida, County of Duval ON May 30, 2001, before me, M. MUNOZ, 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.

M. MUNOZ Notary Expires: 03/27/2005 #DD013018 M. MUNOZ NOTARY PUBLIC - STATE OF FLORIDA COMMISSION # DD013018 EXPIRES 3/27/2005 BONDED THRU 1-888-NOTARY1

State of Orego, County of Multination (This area for notarial seal)
On this June, 13, 2001, 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.

Witness my hand and seal on (-13-01

Notary Expires:

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

(This area for notarial seal)

Beth Klinkenberg, NationsCredit, P O Box 44136 Mail Code: FL9-015-04-14, Jacksonville, FL, 32231, 904-457-5769 EAK-20010530-0017 ORKLAMA KLAMATH OR BAT: 13211/7002523087 KXORSUB1