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Recording Requested By:
EquiCredit Corporation

When Recorded Return To:

Vol M01 Page 33158

~~EquiCredit Corp of America
P. O. Box 44136
Jacksonville, FL 32231-9957~~

FORREST N. A. BACCI
1001 S.W. 5th AVE., # 1860
PORTLAND, OR 97204

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE



NationsCredit #:7002904428 "ZELINSKY" Lender ID:001307/ Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/19/1999 made by CHERYL ZELINSKY, AND RICHARD ZELINSKY WIFE AND HUSBAND 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 03/24/1999, as Instrument No. 76875, Book M99, Page 10453, 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, TRUSTEE, INC. have caused these presents to be executed by their duly authorized officers on the dates below written.

NationsCredit Financial Services Corporation

On June 12, 2001
By: [Signature]
D. J. MINTON, SR. VICE PRESIDENT

By FORREST N. A. BACCI, TRUSTEE, INC. as Trustee
On 7-6-2001 (DATE)

By: [Signature]
Forrest N.A. Bacci, President

State of Florida, County of Duval
ON June 12, 2001, before me, JAMES RAULERSON, 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.

[Signature]
JAMES RAULERSON
Notary Expires: 12/21/2004 #CC989653

JAMES RAULERSON
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION # CC989653
EXPIRES 12/21/2004

State of Oregon, County of Multnomah (This area for notarial seal)
On this July 6, 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.

*President
Witness my hand and seal on 7-6-01
[Signature]
Notary Expires:



Stephen M Fennell, NationsCredit,
P O Box 44136 Mail Code: FL9-015-04-14, Jacksonville, FL, 32231, 904-457-5769
SMF-20010612-0027 ORKLAMA KLAMATH OR BAT: 13429/7002904428 KXORSUB1

(This area for notarial seal)

State of Oregon, County of Klamath
Recorded 07/09/01 at 12:36pm
In Vol. M01 Page 33158
Linda Smith,
County Clerk Fee\$ 26⁰⁰

26