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Recording Requested By: EMC Mortgage Corporation

When Recorded Return To:

EMC MORTGAGE CORPORATION ATTN: PAYOFF DEPT PO BOX 141358 IRVING, TX 75014-1358 Vol. MQ1 Page 38028

State of Oregon, County of Klamath Recorded 07/31/01 at <u>9:23a</u> m. In Vol. M01 Page <u>38028</u>
Linda Smith,
County Clerk Fee\$ <u>21</u>²⁰

SUBSTITUTION OF TRUSTEE

EMC Mortgage Corporation #:5852801 "MCPHERSON" Lender ID:557/0005852801 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 04/21/1997 made by TOMMY L. MCPHERSON, as the original Grantor(s), to DICK BRADSHAW, as the original Trustee, for the benefit of UNITED COMPANIES FUNDING, INC., as the original beneficiary, which Deed of Trust was recorded on 04/22/1997, as Instrument No. N/A, Book M97, Page 12303, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES TRANSNATION TITLE INSURANCE CO, Trustee in lieu of the above named Trustee under said Deed of Trust.

TRANSNATION TITLE INSURANCE CO 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 estate held by the undersigned under said Deed of Trust.

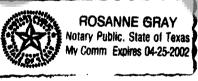
IN WITNESS WHEREOF, the present beneficiary and TRANSNATION TITLE INSURANCE CO have caused these presents to be executed by their duly authorized officers on the dates below written.

UNIT	ED COMPANIES FUNDING,	INC.		
			By TRANSNA	TION TITLE INSURANCE CO
		- 1	as Trustee	
On	June 19, 2001		On	(DATE)
	^	77		
		1		
By:	The Litter	W.	Ву:	

LEAH R. HESTER, ATTORNEY-IN-FACT FOR UNITED COMPANIES FUNDING, INC.

State of Texas, County of Dallas
ON 0/19 2001, before me, Rosanne Gray, a Notary Public in and for the County of
Dallas County, State of Texas, personally appeared LEAH R. HESTER, ATTORNEY-IN-FACT
FOR UNITED COMPANIES FUNDING, INC., 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.

ROSANNE GRAY Notary Expires: 04/25/2002



(This area for notarial seal)

PLACE NOTARY HERE...

(This area for notarial seal)

Payoff Department, EMC Mortgage Corporation 800-723-3004