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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. MO1 Page 51573

State of Oregon, County of Klamath Recorded 10/10/01 at 8:53 a.m. In Vol. M01 Page 5/573
Linda Smith,
County Clerk Fee\$ 2/65

'01 OCT 10 AM8:53

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SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

EMC Mortgage Corporation #:5852876 "SCOTT" Lender ID:557/0005852876 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 07/02/1997 made by ROBERT M. SCOTT AND MICHELLE J. SCOTT, HUSBAND AND WIFE 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 07/03/1997, as Instrument No. N/A, Book M97, Page 20819, 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.

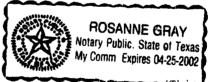
IN WITNESS WHEREOF, the present beneficiary and TRANSNATION TITLE INSURANCE CO have caused these presents to be executed by their duly authorized officers on the dates below written.

EMC MORTGAGE CORPORATION AS ATTORNEY-IN-FACT FOR BANKERS TRUST COMPANY OF CALIFORNIA, N.A.

State of Texas, County of Dallas
ON 3-14-2001 before me, Rosanne Gray, a Notary Public in and for the County of
Dallas County, State of Texas, personally appeared LEAH R. HESTER, ASSISTANT 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.

ROSANNE GRAY Notary Expires: 04/25/2002

PRESIDENT



area for notarial seal)

PLACE NOTARY HERE...

Payoff Department, EMC Mortgage Corporation 800-723-3004 EAH-20010814-0006 ORKLAMA KLAMATH OR BAT: 8679/5852876 KXORSUB1

(This area for notarial seal)