

Recording Requested By:
EquiCredit Corporation

Vol M01 Page 59880

When Recorded Return To:

~~EquiCredit Corp of America~~

~~P. O. Box 44136
Jacksonville, FL 32231-9957~~

FORREST N.A. BACCI TRUSTEE, INC.
P.O. BOX 5637
PORTLAND, OR 97208

State of Oregon, County of Klamath
Recorded 11/26/01 8:21a m.
In Vol. M01, Page 59880
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

NationsCredit #7002519366 "STULTS" Lender ID:001307/ Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 01/28/1999 made by STEVEN S. STULTS, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY 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 02/03/1999, as Instrument No. 74079, Book M99, Page 4019, 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 estate 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 Successor by Merger to
NationsCredit Home Equity Services
Corporation

On October 10, 2001

By: [Signature]
D. J. MINTON, SR. VICE PRESIDENT

By FORREST N. A. BACCI, TRUSTEE,
INC. as Trustee
On 10-31-2001 (DATE)

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

State of Florida, County of Duval
ON October 10, 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 October 31, 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 10-31-01
[Signature]
Notary Expires:



Mary E Campbell, NationsCredit,
P O Box 44136 Mail Code: FL9-015-04-14, Jacksonville, FL, 32231, 904-457-5769
MEC-20011010-0003 ORKLAMA KLAMATH OR BAT: 15433/7002519366 KXORSUB1

(This area for notarial seal)