

Recording Requested By:  
ALTA REAL ESTATE SERVICES, INC.

When Recorded Return To:

~~RECONVEYANCE DEPARTMENT  
ALTA REAL ESTATE SERVICES, INC  
P.O. BOX 551176  
ATTN: RECONVEYANCE DEPT  
JACKSONVILLE, FL 32255~~

State of Oregon, County of Klamath  
Recorded 07/09/2002 4:04 a m.  
Vol M02, Pg 38914-15  
Linda Smith, County Clerk  
Fee \$ 31.00 # of Pgs 2

PK Lance N. Wessell  
Attorney at Law  
800 Jackson Tower  
806 SW Broadway Ste. 800  
Portland OR 97205



**Substitution of Trustee & Deed of Reconveyance**

LOAN SERVICING CENTER #:8790407145 "BABIRACKI" Lender ID:870/8790407145 Klamath, Oregon  
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/07/2000 made by ROBERT J BABIRACKI AND LAURIE D. BABIRACKI, 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 03/16/2000 in Book/Reel/Liber: M00 Page/Folio: 8663 as Instrument No.: N/A, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES LANCE N. WESSELL, Trustee in lieu of the above named Trustee under said Deed of Trust.

LANCE N. WESSELL 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 LANCE N. WESSELL have caused these presents to be executed by their duly authorized officers on the dates below written.

EquiCredit Corporation of America,  
a Delaware Corporation, is  
executing this Satisfaction/  
Release by and through its duly  
authorized corporate officer by  
authority granted it pursuant to a  
certain limited Power of Attorney  
executed by First Franklin  
Financial Corporation, A Delaware  
Corporation, in its designated  
fiduciary capacity.

By LANCE N. WESSELL as Trustee

EquiCredit Corporation of America,  
as Attorney-in-Fact for First  
Franklin Financial Corporation, POA  
in Klamath County POA: 10/18/2000  
in Book/Reel/Liber: M00  
Page/Folio: 37917  
On May 20th, 2002

By: R. Powell  
R. POWELL, Assistant  
Vice-President

On 6-20-2002

By: Lance N. Wessell  
Lance N. Wessell

STATE OF Florida  
COUNTY OF Duval

ON May 20th, 2002, before me, PAMELA N. ELLIS, a Notary Public in and for the County of Duval County, State of Florida, personally appeared R. POWELL, 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.

WITNESS my hand and official seal,

Pamela N. Ellis  
PAMELA N. ELLIS  
Notary Expires: 12/17/2004 #CC988425

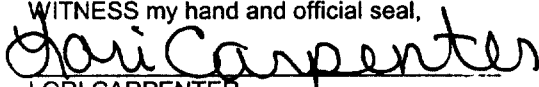
PAMELA N. ELLIS  
NOTARY PUBLIC - STATE OF FLORIDA  
COMMISSION # CC988425  
EXPIRES 12/17/2004  
BONDED THRU 1-888-NOTARY1

(This area for notarial seal)

STATE OF Oregon  
COUNTY OF Multnomah

ON 6-20-02 before me, Lori Carpenter, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared Lance N. Wessell, 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.

WITNESS my hand and official seal,

  
LORI CARPENTER  
Notary Expires: ~~10/06/2001 #304434~~



(This area for notarial seal)

Prepared By: KARLA CHANNELLE ALTA REAL ESTATE SERVICES, INC. P.O. BOX 551170, JACKSONVILLE, FL 32255  
800-944-1212 EXT. 55