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Vol. MO2 Page 44093

After Recording Return To:

Lance N. Wessell Attorney at Law 806 SW Broadway, Suite 800 Portland, OR 97205

State of Orego	on, Co	unty of	Klar	nath
Recorded 08/05	/2002	2:08	ρ.	m.
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Linda Smith, C				
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Substitution of Trustee & Deed of Reconveyance

LOAN SERVICING CENTER #:7002692718 "MCEWAN" Lender ID:726/28000.00 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 01/25/1999 made by MARY MCEWAN, A MARRIED WOMAN AS HER 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 02/02/1999 in Book/Reel/Liber: M99 Page/Folio: 3800 as Instrument No.: 73987, 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.

NationsCredit Financial Services Corporation Successor by Merger to NationsCredit Home Equity Services Corporation

On June 12th, 2002

R. POWELL. Assistant

Vice-President

By LANCE N. WESSELL as Trustee

Lance N. Wessell

Substitution of Trustee & Deed of Reconveyance - Page 2 of 2 STATE OF Florida COUNTY OF Duval

ON June 12th, 2002, before me, Obdelia M. Vega, 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,

Obdelia M. Vega

Notary Expires: 07/05/2003 #CC852066

NOTARY PUBLIC - STATE OF FLORIDA OBDELLA M VEGA COMMISSION # CC652066 EXPIRES 7/5/2003 BONDED THRU ASA 1-688-NOTARY1

(This area for notarial seal)

STATE OF Oregon COUNTY OF Multnomah

ON 1-31-02, 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: 40/06/2001 #304434

OFFICIAL SEAL
LORI CARPENTER
NOTARY PUBLIC-OREGON
COMMISSION NO. 349675
MY COMMISSION EXPIRES OCTOBER 6, 2005

(This area for notarial seal)