

After Recording Return To:

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

State of Oregon, County of Klamath
Recorded 08/05/2002 2:08 p m.
Vol M02, Pg 44095-96
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2



Substitution of Trustee & Deed of Reconveyance

LOAN SERVICING CENTER #:7002928153 "DANIELS" Lender ID:B70/7002928153
Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/02/1999 made by DESIREE D. DANIELS AND JOHN P. DANIELS, JR., AS TENANTS BY THE ENTIRETY as the original Grantor(s), to REGIONAL TRUSTEE SERVICES CORPORATION, as the original Trustee, for the benefit of AMERICAN LOAN CENTERS, as the original beneficiary, which Deed of Trust was recorded on 03/12/1999 in Book/Reel/Liber: M99 Page/Folio: 8801 as Instrument No.: 76116 , 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 13th, 2002

By: [Signature]
R. POWELL, Assistant
Vice-President

By LANCE N. WESSELL as
Trustee

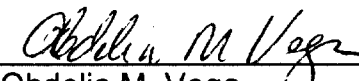
On 7-31-2002

By: [Signature]
Lance N. Wessell

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

ON June 13th, 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

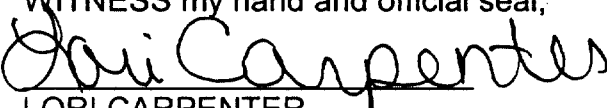
NOTARY PUBLIC - STATE OF FLORIDA
OBDELIA M. VEGA
COMMISSION # CC852066
EXPIRES 7/5/2003
BONDED THRU ASA 1-888-NOTARY1

(This area for notarial seal)

STATE OF Oregon
COUNTY OF Multnomah

ON 7-31-02, 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: ~~10/06/2001~~ #304434



(This area for notarial seal)