

After Recording Return To:

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

Vol M02 Page 45266

State of Oregon, County of Klamath
Recorded 08/13/2002 8:40 a. m.
Vol M02, Pg 45266-67
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 2

Substitution of Trustee & Deed of Reconveyance

LOAN SERVICING CENTER #:0002394138 "JOHNSON" Lender ID:444/7021990
Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/26/1999 made by BRETT TA JOHNSON, 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 04/12/1999 in Book/Reel/Liber: M99 Page/Folio: 12974 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.

Homecomings Financial
Network, Inc., by
Fairbanks Capital Corp.
it's Attorney-In-Fact
On June 18th, 2002

By: [Signature]
R. POWELL, DOCUMENT
CONTROL OFFICER,

By LANCE N. WESSELL as
Trustee


On 8-5-2002

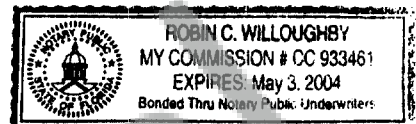
By: [Signature]
Lance N. Wessell

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

On June 18th, 2002, before me, ROBIN C. WILLOUGHBY, a Notary Public in and for Duval County, in the State of Florida, personally appeared R. POWELL, DOCUMENT CONTROL OFFICER, , 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,

WITNESS my hand and official seal,


 ROBIN C. WILLOUGHBY
 Notary Expires: 05/03/2004 #CC 933461



(This area for notarial seal)

STATE OF Oregon
 COUNTY OF Multnomah

ON 8-5-02, 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)