

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 09/10/2002 8:34 a m.
Vol M02, Pg 51133-34
Linda Smith, County Clerk
Fee \$ 3.00 # of Pgs 2

Substitution of Trustee & Deed of Reconveyance

LOAN SERVICING CENTER #:7003039935 "FRANKE" Lender ID:B70/7003039935
Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/15/1999 made by DONALD RAY FRANKE AND GLENDA D. FRANKE as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of UNITED PANAM MORTGAGE, A DIVISION OF PAN AMERICAN BANK, FSB, as the original beneficiary, which Deed of Trust was recorded on 06/24/1999 in Book/Reel/Liber: M99 Page/Folio: 24819 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.

NationsCredit Financial
Services Corporation
Successor by Merger to
NationsCredit Home Equity
Services Corporation
On June 5th, 2002

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

By LANCE N. WESSELL as
Trustee

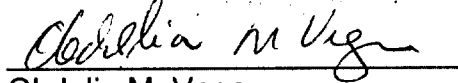
On 8-26-2002

By: [Signature]
Lance N. Wessell

STATE OF Florida
COUNTY OF Duval

ON June 5th, 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 THROUGH ASA 1-888-NOTARY1

(This area for notarial seal)

STATE OF Oregon
COUNTY OF Multnomah

ON 8-26-02, 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: ~~10/06/2004 #304434~~



(This area for notarial seal)