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Recording Requested By: ALTA REAL ESTATE SERVICES, INC.

When Recorded Return To:

After Recording Return To:

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

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Linda Smith, C	County Clerk		
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Substitution of Trustee & Deed of Reconveyance

LOAN SERVICING CENTER #:7003235962 "ZIMMER" Lender ID:B69/7003235962 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/19/1999 made by BRADLEY D. ZIMMER, 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 07/30/1999 in Book/Reel/Liber: M99 Page/Folio: 30687 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 On September 17th, 2002

R. POWELL, Assistant

Vice-President

By LANCE N. WESSELL as

Trustee

By: ______ Lance N. Wessell

STATE OF Florida COUNTY OF Duval

On September 17th, 2002, before me, M. MUNOZ, a Notary Public in and for Duval County, in the 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,

M. MUMOZ

Notary Expires: 03/27/2005 #DD013018

M. MUNOZ NOTARY PUBLIC - STATE OF FLORIDA COMMISSION # D0013018 EXPIRES 3/27/2005 SONDED THRU 1-888-NOTARY 1

(This area for notarial seal)

Substitution of Trustee & Deed of Reconveyance - Page 2 of 2

STATE OF Oregon COUNTY OF Multnomah

On September 17th, 2002, before me, LORI CARPENTER, a Notary Public in and for Multnomah County, in the 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: 10/06/2005 #349675

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

(This area for notarial seal)