

'02 NOV 19 AM8:49

State of Oregon, County of Klamath
 Recorded 11/19/2002 8:49 a m.
 Vol M02, Pg 66805
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#:5751425

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, JAMES M SEVERIN
 was the original Trustor,
 FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON
 was the original Trustee, and
 PLAZA HOME MORTGAGE BANK FSB
 was the original Beneficiary under that certain Deed of Trust dated
 12/15/94 in KLAMATH County, Oregon, under Doc No:92590
 or Book M94 Page 38102, recorded on 12/19/94
 WHEREAS, the undersigned as present Beneficiary, having received full
 payment on said Deed of Trust and debt and desiring to substitute a
 new Trustee under said Deed of Trust in place and stead of said original
 Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes:
 H. STEPHEN BAUER, as Trustee under said Deed of Trust and directs the
 said H. STEPHEN BAUER to reconvey, without warranty, to the parties entitled
 thereto the estate now held by him under said Deed of Trust.

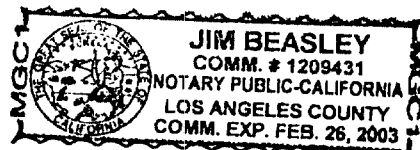
Dated: 10/16/02

LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CERTIFICATE
 HOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES, INC.,
 SERIES 1999-3
 by EMC MORTGAGE CORPORATION
 their attorney-in-fact

BY: JORGE TUCUX VICE PRESIDENT

STATE OF CALIFORNIA COUNTY OF LOS ANGELES
 This instrument was acknowledged before me on 10/16/02
 by JORGE TUCUX as VICE PRESIDENT
 of EMC MORTGAGE CORPORATION
 for LASALLE BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CERTIFICATE
 HOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES, INC.,
 SERIES 1999-3

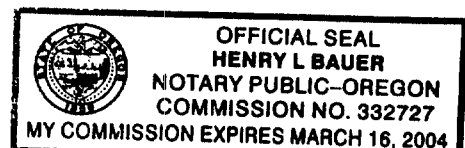
Jim Beasley Notary Public



H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under
 said Deed of Trust and as successor Trustee, pursuant to a written request
 of the present Beneficiary and in accordance with the provisions of said
 Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled
 thereto, without warranty, the estate, title and interest now held by the
 the undersigned in and to the premises more fully described in said Deed
 of Trust.

BY: H. STEPHEN BAUER, as Trustee Dated: OCT 28 2002

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on OCT 28 2002 by H. STEPHEN BAUER.



[Signature]
 Notary Public