

Recording Requested By:
M&T MORTGAGE CORPORATION

Vol M03 Page 05040

When Recorded Return To:

M&T Mortgage Corporation
Lien Release
PO BOX 1288
Buffalo, NY 14240-1288

State of Oregon, County of Klamath
Recorded 01/28/2003 10:45 a m.
Vol M03 Pg 05040
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

'03 JAN 28 AM 10:45

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

M&T Mortgage Corporation #0007087604 "TEATER" Lender ID:810/0000117274 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 10/12/1999 made by DENNIS RICHARD TEATER AND SHIRLEY RUTH TEATER, HUSBAND AND WIFE as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of DMR FINANCIAL SERVICES INC., as the original beneficiary, which Deed of Trust was recorded on 10/18/1999, as Instrument No. N/A, Book M99, Page 41325, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES Gerald D. Wygant*, Trustee in lieu of the above named Trustee under said Deed of Trust.

Gerald D. Wygant* 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 Gerald D. Wygant* have caused these presents to be executed by their duly authorized officers on the dates below written.

*Attorney At Law

-Assigned by DMR FINANCIAL SERVICES INC. TO EMPIRE MORTGAGE, LLC Document To Be Recorded Concurrently Herewith

-Assigned by EMPIRE MORTGAGE, LLC TO FIRST UNION NATIONAL BANK, AS INDENTURE TRUSTEE Document To Be Recorded Concurrently Herewith

DMR FINANCIAL SERVICES INC. BY ITS
ATTORNEY-IN-FACT BAYVIEW FINANCIAL TRADING
GROUP, L.P., BY BAYVIEW FINANCIAL
MANAGEMENT CORPORATION, ITS GENERAL
PARTNER

On 10/7/00 (DATE)

By:

ROBERT G. HALL, VICE PRESIDENT

By Gerald D. Wygant*
as Trustee

On 01/22/03 (DATE)

By:

* Gerald D. Wygant*

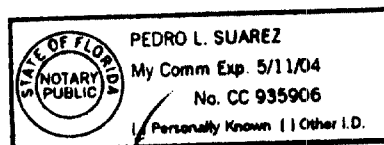
State of Florida

County of MIAMI-DADE

On 10/7/02, before me, PEDRO L. SUAREZ, a Notary Public in and for MIAMI-DADE County, in the State of Florida, personally appeared ROBERT G. HALL, 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,

Notary Expires:



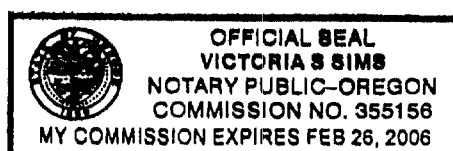
State of Oregon

County of Multnomah

On this 1/22/03, before me, a Notary Public qualified for said county, came *, known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed.

Witness my hand and seal on 1/22/03

Notary Expires:



(This area for notarial seal)