Recording Requested By: ALTA REAL ESTATE SERVICES, INC.

When Recorded Return To:

RECONVEYANCE DEPARTMENT ALTA REAL ESTATE SERVICES, INC

P.O. BOX 551170-

ATTN: RECONVEYANCE DEPT.

JACKSONVILLE, FL 32255

Lance N. Wessell Rt. Attorney at Law 800 Jackson Tower 806 SW Broadway Ste. 800 Portland OR 97205

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State of Oregon, County of Klamath Recorded 02/25/2003_ 10:07 a m.

Vol M03 Pg ///84- 99 Linda Smith, County Clerk Fee \$ 3/60 # of Pgs

Substitution of Trustee & Deed of Reconveyance

LOAN SERVICING CENTER #:8790104932 "ALVAREZ" Lender ID:B70/8790104932 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 08/12/1999 made by TERRY A. ALVAREZ AND TAMARA S. ALVAREZ 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 08/20/1999 in Book/Reel/Liber: M99 Page/Folio: 33648 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.

EquiCredit Corporation of

America

On January 14th, 2003

B. MALLOY, Assistant

Vice-President

By LANCE N. WESSELL as

Trustee

Lance N. Wessell

STATE OF Florida **COUNTY OF Duval**

On January 14th, 2003, before me, M. MUNOZ, a Notary Public in and for Duval County, in the State of Florida, personally appeared B. MALLOY, 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. MUNOŽ

Notary Expires: 03/27/2005 #DD013018

M. MUNOZ M. MUNUZ NOTARY PUBLIC - STATE OF FLORIDA COMMISSION # DD013018 EXPIRES 3/27/2005 BONDED THRU 1-888-NOTARY1

(This area for notarial seal)

STATE OF Oregon COUNTY OF Multnomah

On January 14th, 2003, before me, LORFCARPENTER, 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: 19/06/2005 #349675



(This area for notarial seal)