

03 MAR 7 AM 10:25

Recording Requested By:
EMC Mortgage Corporation

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When Recorded Return To:

EMC MORTGAGE CORPORATION
ATTN: PAYOFF DEPT
PO BOX 141358
IRVING, TX 75014-1358

State of Oregon, County of Klamath

Recorded 03/07/2003 10:25 A.m.

Vol M03 Pg 13926

Linda Smith, County Clerk

Fee \$ 21 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

EMC Mortgage Corporation #5852868 "WESTFALL" Lender ID:557/0005852868 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 06/12/1997 made by RACHEL LEAL WESTFALL AND ROBERT J WESTFALL, HUSBAND AND WIFE as the original Grantor(s), to DICK BRADSHAW, as the original Trustee, for the benefit of UNITED COMPANIES FUNDING, INC., as the original beneficiary, which Deed of Trust was recorded on 06/13/1997, as Instrument No. 39293, Book M97, Page 18387, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES TRANSNATION TITLE, Trustee in lieu of the above named Trustee under said Deed of Trust.

TRANSNATION TITLE 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 TRANSNATION TITLE have caused these presents to be executed by their duly authorized officers on the dates below written.

EMC MORTGAGE CORPORATION AS
ATTORNEY-IN-FACT FOR BANKERS TRUST COMPANY
OF CALIFORNIA, N.A.

On November 18, 2002

By: Leah R. Hester

LEAH R. HESTER, ASSISTANT VICE
PRESIDENT

By TRANSNATION TITLE as Trustee
On _____ (DATE)

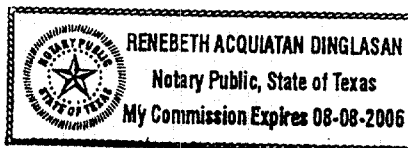
By: _____

State of Texas, County of Dallas

ON November 18, 2002, before me, RENEBETH ACQUIATAN DINGLASAN, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by LEAH R. HESTER, ASSISTANT VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Renabeth Acquiatan Dinglasan
RENEBETH ACQUIATAN DINGLASAN
Notary Expires: 08/08/2006



(This area for notarial seal)

PLACE NOTARY HERE...

Payoff Department, EMC Mortgage Corporation 800-723-3004
MLC-20021118-0018 ORKLAMA KLAMATH OR BAT: 11161/5852868 KXORSUB1

(This area for notarial seal)

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