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State of Oregon, County of Klamath
 Recorded 06/06/2003 9:38 a m.
 Vol M03 Pg 38477
 Linda Smith, County Clerk
 Fee \$ 26 00 # of Pgs 1

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WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#:5359773

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, RUI H ZHU AND ANBER J ZHU
 was the original Trustor,
 AMERITITLE
 was the original Trustee, and
 EVERGREEN MONEYSOURCE MORTGAGE COMPANY
 was the original Beneficiary under that certain Deed of Trust dated
 12/24/97 in KLAMATH County, Oregon, under Doc No:50912
 or Book M97 Page 42539' recorded on 12/31/98
 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: 05/23/03
 BANKERS TRUST COMPANY OF CALIFORNIA, N.A., TRUSTEE FOR UCFC
 HOME EQUITY LOAN OWNER TRUST 1998-A
 by EMC MORTGAGE CORPORATION
 their attorney-in-fact

BY: Elsa McKinnon Vice President

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on 05/23/03
 by Elsa McKinnon as Vice President
 of EMC MORTGAGE CORPORATION
 for BANKERS TRUST COMPANY OF CALIFORNIA, N.A., TRUSTEE FOR UCFC
 HOME EQUITY LOAN OWNER TRUST 1998-A

Steven Rogers Notary Public

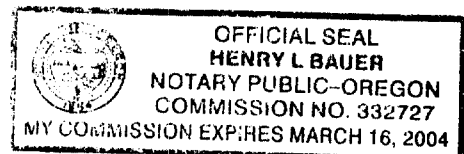


STEVEN ROGERS
 Notary Public, State of Florida
 My Commission Exp. Jan. 8, 2007
 # DD0176150
 Bonded through
 Florida Notary Assn., Inc.

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: JUN 03 2003

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on JUN 03 2003 by H. Stephen Bauer.



Notary Public



EMCRC AZ 4173A Y P