Recording Requested By: **EQUITY ONE, INC**

When Recorded Return To:

RACHEL KNEE EQUITY ONE, INC 301 LIPPINCOTT DRIVE MARLTON, NJ 08053

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State of Oregon, County of Klamath Recorded 09/15/03 4:38 a Vol M03 Pg 68284.85 Recorded 09/15/03 Linda Smith, County Clerk # of Pgs_ Fee \$ 3/60

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SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
Equity One #:125963 "KEENA" Lender ID:5/0000000005664000999 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/15/2001 made by MARVIN P. KEENA AND ELLEN M. KEENA, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to FIDELITY NATIONAL TITLE, as the original Trustee, for the benefit of AXIOM FINANCIAL SERVICES, as the original beneficiary, which Deed of Trust was recorded on 06/29/2001 in Book/Reel/Liber: M01 Page/Folio: 31818 as Instrument No.: N/A, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES LANCE N. WESSELL, Trustee in Ileu 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 sald 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.

POPULAR FINANCIAL

SF VICES, LLC

JOHN N. COOKE, Vice President

By LANCE N. WESSELL as

Trustee

LANCE N. WESSELL.

STATE OF New Jersey **COUNTY OF Gloucester**

On Long July Defore me, JENNIFER C. WIDING, a Notary Public in and for Gioucester County, in the State of New Jersey, personally appeared JOHN N. COOKE, 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,

JENNIFER C. WIDING

Notary Expires: 07/18/2006

JENNIFER C. WIDING **NOTARY PUBLIC OF NEW JERSEY** Commission Explies 7/18/2006

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Notary Expires: / /



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