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Recording Requested By: AMERICAN RELEASE CORPORATION

When Recorded Return To:

PERNEST L PALMER 6642 EBERLEIN AVE KLAMATH FALLS, OR 97603

103 NOV 28 PM12:03

State of Oregon, County of Klamath Recorded 11/28/03 /2:03 m Vol M03 Pg 87662-63 Linda Smith, County Clerk Fee \$ 3/00 # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Wamu - VH #:5928914224 "PALMER" Lender ID:270//621628638 Klamath, Oregon
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust,
Dated: 08/17/1998 made by ERNEST L PALMER AND MARLENE E PALMER, HUSBAND AND WIFE
as the original Grantor(s), to STEPHEN J. SMITH, ESQ, as the original Trustee, for the benefit of PNC
MORTGAGE CORP. OF AMERICA, as the original beneficiary, which Deed of Trust was recorded on
08/21/1998 in Book/Reel/Liber: M98 Page/Folio: 30866 as Instrument No.: 64964, 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 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.

PNC MORTGAGE CORP. OF

AMERICA

On <u>July 23rd, 2003</u>

BETTY AMBROSE, Assistant

Vice-President

By LANCE N. WESSELL as Trustee CED 1 9 2002

On SEP 1 8 2003

LANCE N. WESSELL, AS

TRUSTEE

STATE OF Missouri COUNTY OF Stone

ON July 23rd, 2003, before me, MELANIE BEST, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared BETTY AMBROSE, 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

MELANIE BEST Notary Expires: 03/22/2005 MELANIE BEST
Notary Public - Notary Seal
STATE OF MISSOURI
STONE COUNTY

My Commission Expires Mar 22, 2005

(This area for notarial seal)

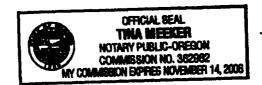
STATE OF Oregon COUNTY OF Multnomah

ON SEP 18 2003 or me, Leri Rosinson, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared LANCE N. WESSELL, AS TRUSTEE, 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,

ARI ROBINGON

Notary Expires: 10/06/2005~



(This area for notarial seal)