32508 Vol MO4 Page

Recording Requested By: ALTA REAL ESTATE SÉRVICES, INC.

When Recorded Return To:

LANCE N. WESSELL ATTORNEY AT LAW 8235 SW OLESON ROAD, SUITE C PORTLAND, OR 97223

State of Oregon, County of Klamath Recorded 05/24/2004 9:44 a n Vol M04 Pg 32508-09 Linda Smith, County Clerk Fee \$ 3100 # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

LOAN SERVICING CENTER #:2084152756 "HAFAR" Lender ID:C79/0008415275 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/31/1998 made by JANICE A. HAFAR as the original Grantor(s), to ASPEN TITLE & ESCROW, 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 01/12/1999 in Book/Reel/Liber: M99 Page/Folio: 1067 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. By LANCE N. WESSELL as

Trustee

Manufacturers & Traders

Trust Company, One M & T

Plaza, NY

14203-2399.Trustee for Securitization Series

1999-2, Agreement dated

3-01-99 by Fairbanks

Capital Corp.

attorney-in-fact.

On February 11th, 2004

V. SMITH, Vice-President

STATE OF Florida **COUNTY OF Duval**

On February 11th, 2004, before me, LAKECIA M. ROUSE, a Notary Public in and for Duval in the State of Florida, personally appeared V. SMITH, 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,

Kelie LAKECIA M. ROUSE

Notary Expires: 01/27/2008 #DD285521

LAKECIA M. ROUSE Notary Public - State of Florida My Commission Explose Jan 27, 2008 Commission # DD285521 Bonded By National Notary As

(This area for notarial seal)

STATE OF Oregon
COUNTY OF Multnomah
April 28

Michele Brentano

On February 11th, 2004, before me, LORI-ROBINSON, 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 ROBINSON

March 129

Notary Expires. 10/06/2005 #340675



(This area for notarial seal)