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State of Oregon, County of Klamath
Recorded 08/13/04 9:20 a m
Vol M04 Pg 53175
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683
L#: EMCRC 7376312
Tax Id Number: R538243 BLK 7 LOT 7

SUBSTITUTION OF TRUSTEE
and FULL RECONVEYANCE

WHEREAS, VALERIE N VICKERY
was the original Trustor,
ASPEN TITLE & ESCROW
was the original Trustee, and
ALLIANCE FUNDING, A DIV OF SUPERIOR BANK, FSB
was the original Beneficiary under that certain Deed of Trust dated
09/17/99 in KLAMATH County, Oregon, under Doc No:
or Book M99 Page 37624' recorded on 09/22/99
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: 07/29/04

LaSalle Bank National Association (Assignee), fka LaSalle
National Bank, in its capacity as indentured trustee under
that certain Sale and Servicing Agreement Dated Sep 1, 1999
among AFC Trust Series 1999-3, as Issuer, Superior Bank FSB
as Seller and Servicer, and LaSalle Bank National Associa-
tion, as Indentured Trustee, AFC Mortgage Loan Asset Backed
Notes, Series 1999-3, and any amendments thereto.
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 07/29/04
by Elsa McKinnon as Vice President
of EMC MORTGAGE CORPORATION

for LaSalle Bank National Association (Assignee), fka LaSalle
National Bank, in its capacity as indentured trustee under
that certain Sale and Servicing Agreement Dated Sep 1, 1999
among AFC Trust Series 1999-3, as Issuer, Superior Bank FSB
as Seller and Servicer, and LaSalle Bank National Associa-
tion, as Indentured Trustee, AFC Mortgage Loan Asset Backed
Notes, Series 1999-3, and any amendments thereto.

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: AUG 09 2004

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on AUG 09 2004 by H. Stephen Bauer.

OFFICIAL SEAL
LOVEJOY SCHELL
NOTARY PUBLIC-OREGON
COMMISSION NO. A346298
MY COMMISSION EXPIRES JUNE 7, 2005

Notary Public