

04 SEP 17 AM 9:21

Vol M04 Page 62220

Recording Requested By:
ALTA REAL ESTATE SERVICES, INC.

When Recorded Return To:

State of Oregon, County of Klamath
Recorded 09/17/04 9:21 a m
Vol M04 Pg 62220-21
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

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



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

LOAN SERVICING CENTER #:7003040529 "SMITH" Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/15/1999 made by JACOB LOUIS SMITH AND DANIELLE DORENE SMITH as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of UNITED PANAM MORTGAGE, A DIVISION OF PAN AMERICA BANK, FSB, as the original beneficiary, which Deed of Trust was recorded on 06/25/1999 in Book/Reel/Liber: M99 Page/Folio: 24979 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.

NationsCredit Financial Services Corporation
Successor by Merger to NationsCredit Home
Equity Services Corporation
On June 11th, 2004

By: [Signature]
S. OFALT, Document Control Officer

By LANCE N. WESSELL as Trustee

On 8/19/04

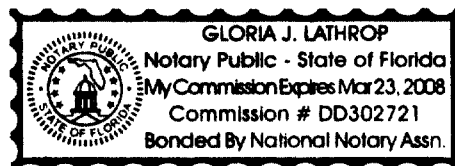
By: [Signature]
Lance N. Wessell

STATE OF Florida
COUNTY OF Duval

On June 11th, 2004, before me, GLORIA J. LATHROP, a Notary Public in and for Duval County, in the State of Florida, personally appeared S. OFALT, Document Control Officer, 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,

[Signature]
GLORIA J. LATHROP
Notary Expires: 03/23/2008 #DD302721



(This area for notarial seal)

STATE OF Oregon
COUNTY OF Multnomah

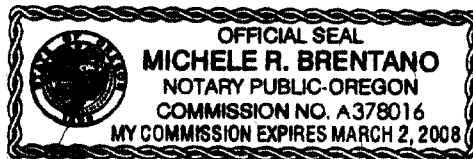
On 8/9/04, before me, Michele Brentano, a Notary Public in and for Multnomah County, in the State of Oregon, personally appeared Lance N. Wessell, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument 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

LORI ROBINSON

Notary Expires: 10/06/2005 #349675



(This area for notarial seal)