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PR

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



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

LOAN SERVICING CENTER #:4000488868 "BEARD" Lender ID:S10/1000494326 Klamath, Oregon  
PIF: 05/19/2004

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/08/2001 made by KURT C. BEARD AND SUSAN M. BEARD, HUSBAND AND WIFE as the original Grantor(s), to ASPEN TITLE & ESCROW, INC., as the original Trustee, for the benefit of MERITAGE MORTGAGE CORPORATION, AN OREGON CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 03/13/2001 in Book/Reel/Liber: M01 Page/Folio: 10114 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.

U.S. Bank National Association, as Trustee  
CSFB ABS Trust Series 2001-HE16, by  
Fairbanks Capital Corp. as Attorney in Fact  
On June 25th, 2004

By: C. Law  
C. LAW, Document Control Officer

By LANCE N. WESSELL as Trustee

On 8/12/04  
By: Lance N. Wessell  
Lance N. Wessell

STATE OF Florida  
COUNTY OF Duval

On June 25th, 2004, before me, M. MUNOZ, a Notary Public in and for Duval County, in the State of Florida, personally appeared C. LAW, 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 sworn 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,

M. MUNOZ  
Notary Expires: 03/27/2005 #DD013018



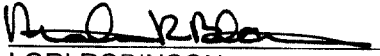
M. MUNOZ  
Notary Public, State of Florida  
My comm. expires Mar. 27, 2005  
Comm. No. DD 013018

(This area for notarial seal)

STATE OF Oregon  
COUNTY OF Multnomah

On 8/12/04, before me, Michele Brentano  
~~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~~

~~Notary Expires: 10/06/2005 #349675~~



(This area for notarial seal)