

STATE OF OREGON,  
County of Klamath ss.

Filed for record at request of:

Washington Mutual

on this 17th day of February A.D., 1998  
at 2:54 o'clock P. M. and duly recorded  
in Vol. M98 of Mortgages Page 4988

Bernetha G. Letsch, County Clerk

By Kathleen Row  
Fee, \$10.00

Deputy.

After Recording Return To:  
Washington Mutual Bank  
ATTN: Loan Servicing SAS 0307  
P.O. Box 91006  
Seattle, WA 98111

LOAN NUMBER: 0004009205/tg

0-5150

**SUBSTITUTION OF TRUSTEE**

NOTICES IS HEREBY GIVEN: That the Undersigned current Beneficiary desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present Trustee thereunder, in the manner in said Deed of Trust Provided, and does hereby substitute:

David A. Kubat, OSBA #84265 c/o

**T.D. SERVICES**

**2630 116TH AVE NE STE 200**

**BELLEVUE, WA. 98004**

D. L. Hoogs was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: Paul Dennis Ratzlaff and Carolee Jo Ratzlaff, husband and wife, ORIGINAL BENEFICIARY: Security Savings and Loan, recorded April 8, 1977, as Instrument No. 27804, in Book m77, Pages 5916, of Official records in the office of the Recorder of Klamath, County, State of Oregon.

DATED: 14th day of January, 1998

Washington Mutual Bank, successor in interest  
to Pacific First Bank, a Federal Savings Bank.

(Current Beneficiary)

By: JoLee Conver

JoLee Conver, Assistant Vice President

STATE OF WASHINGTON ) ss.  
COUNTY OF KING )

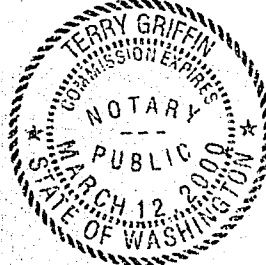
On this 14th day of January, 1998 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared JoLee Conver, to me known to be the Assistant Vice President, of Washington Mutual Bank, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that said individual is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

Terry Griffin

Terry Griffin

Notary Public in and for the State of WA, residing at Federal Way.  
My appointment expires on 3/12/2000



98 FEB 17 P2:54

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