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Recording Requested By: CTC Real Estate Services 1800 Tapo Canyon Road, MSN SV2-88 Simi Valley, CA 93063

State of Oregon, County of Klamath Recorded 10/14/99, at 9:264 m. In Vol. M99 Page 40 791 Linda Smith. County Clerk

Mail Recorded Satisfaction To: HERBERT G RICHARDS AND 4903 DARWIN PL KLAMATH FALLS OR 97603

Above Space for Recorder's Use

CHL Loan No. 8900006

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, HERBERT G RICHARDS AND

E SUSAN RICHARDS

,the original Trustor, under that certain Deed of Trust dated 01/19/1994 and recorded 01/25/1994, Doc # 74938, in Book M94 page 2546 of Official Records of the County of Klamath, State of Oregon.

WHEREAS, the undersigned, as the present Beneficiary under said Deed of Trust desires to substitute a new Trustee under said Deed of Trust in place and stead of CHICAGO TITLE INSURANCE CO., now therefore, the undersigned hereby substitutes First American Title Insurance Company, as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by Trustee under said Deed of Trust.

LOT 5 IN BLOCK 4 OF TRACT NO. 1078, SECOND ADDITION TO KELENE GARDENS, ACCORDING 10 THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

First American Title Insurance Company,

Successor Trustee

Countrywide Home Loans, Inc. (fk

Adrian Gipson Assistant Secretary

Assistant Secretary

STATE OF CALIFORNIA) TOXOS COUNTY OF VENTURA) CININ

On 10/01/1999, before me, George Hail, Notary Public, personally appeared Adrian Gipson, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacities, and that by his/her signature on the instrument, the persons or the entities upon behalf of which the person acted, secuted the instrument.
Witnesser's hand and official soft

Notary Public for said State and County Commission expires 09/09/2002

State of California County of Orange

GEORGE HAIL Notary Public STATE OF TEXAS My Comm. Expires 09-09-2002

on10.7.99, before me, Amanda S. rastey

_. Notary Public, personally appeared 1011DAEC personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within

instrument and acknowledged to me that he/she executed the same in his/her authorized capacities, and that by his her signature on the instrument, the persons or the entities upon behalf of which the person acted, executed the instrument.

and County

expires: 11.05.02

AMANDA S. LASLEY COMM...1200724 NOTARY PUBLIC-CALIFORNIA ORANGE COUNTY My Term Exp. Nov. 5, 2002