

Recording Requested By:  
WASHINGTON MUTUAL BANK FA

When Recorded Return To:

Vol M01 Page 36885

REGIONAL TRUSTEE SERVICES  
720 7TH AVE, SUITE 400  
SEATTLE, WA 98104  
ATTN: RECONVEYANCE DIVISION

This instrument is being recorded as an accommodation only, and has not been examined as to validity, sufficiency or effect it may have upon the herein described property. This courtesy recording has been requested of ASPEN TITLE & ESCROW, INC.

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

160-895

SEATTLE 116-WaMu #:0012762480 "PALMER" Lender ID:510/ Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/16/1998 made by DALE E PALMER, TRUSTEE AND VELMA E PALMER TRUSTEE TRUSTEES OF THE PALMER LOVING TRUST DATED APRIL 28 1992 as the original Grantor(s), to AMERI TITLE, as the original Trustee, for the benefit of WASHINGTON MUTUAL BANK, as the original beneficiary, which Deed of Trust was recorded on 03/26/1998, as Instrument No. 55291, Book M98, Page 9729, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES REGIONAL TRUSTEE SERVICES, Trustee in lieu of the above named Trustee under said Deed of Trust.

REGIONAL TRUSTEE SERVICES 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 state held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and REGIONAL TRUSTEE SERVICES have caused these presents to be executed by their duly authorized officers on the dates below written.

WASHINGTON MUTUAL BANK

On June 28, 2001

By: [Signature]  
KATRINA CHERRY, VICE PRESIDENT

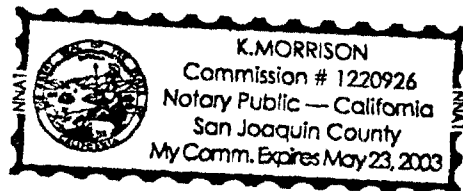
By REGIONAL TRUSTEE SERVICES as  
Trustee  
On 7-11-01 (DATE)

By: [Signature]  
Joe Sipavich, Senior Vice President

State of California, County of San Joaquin  
ON June 28, 2001, before me, K. Morrison, a Notary Public in and for San Joaquin County, in the State of California, personally appeared KATRINA CHERRY, VICE PRESIDENT, 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.

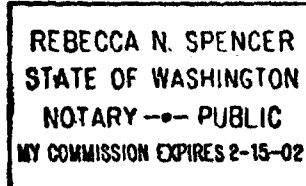
WITNESS my hand and official seal,

[Signature]  
K. Morrison  
Notary Expires: 05/23/2003 #1220926



State of Washington, County of King (This area for notarial seal)  
On this 7-11-01, before me, a Notary Public qualified for said county, came Joe Sipavich, Senior Vice President, known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed.

Witness my hand and seal on 7/11/01  
[Signature]  
Notary Expires: 2/15/2002



(This area for notarial seal)  
Washington Mutual, 400 E Main St STB1RCN, Stockton, CA 95290-3767 888-800-8738  
AGO-20010627-0042 ORKLAMA KLAMATH OR BAT: 121209/0012762480 KXORSUB1

State of Oregon, County of Klamath  
Recorded 07/25/01 at 2:42 p. m.  
In Vol. M01 Page 36885  
Linda Smith,  
County Clerk Fee\$ 26.00

26A