

Recording Requested By:
Liberty Lending Services Inc.

Vol M01 Page 38020

When Recorded Return To:

pk Liberty Lending Services Inc.
P O Box 1000
Wilmington, OH 45177-1000

State of Oregon, County of Klamath
Recorded 07/31/01 at 8:47a m.
In Vol. M01 Page 38020
Linda Smith,
County Clerk Fee\$ 26⁰⁰

'01 JUL 31 AM 8:47

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Liberty Lending Services Inc. #:008625055 "LLOYD" Lender ID:04/09/01 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 06/30/1998 made by LESTER LLOYD AND DIANNA LLOYD, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE CO., 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 07/10/1998, as Instrument No. 61954, Book 98, Page 24553, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES LIBERTY LENDING SERVICES, INC., Trustee in lieu of the above named Trustee under said Deed of Trust.

LIBERTY LENDING SERVICES, INC. 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 LIBERTY LENDING SERVICES, INC. have caused these presents to be executed by their duly authorized officers on the dates below written.

Liberty Savings Bank, F.S.B

On 5-1-01 (DATE)

By: Amy J. Spinks
AMY J. SPINKS, ASST. VICE PRESIDENT

By LIBERTY LENDING SERVICES, INC.
as Trustee
On 5-1-01 (DATE)

By: John H. Powell
John H. Powell, President

State of Ohio, County of Clinton

ON 5-1-01, before me, Beau Balon, a Notary Public in and for Clinton County, in the State of Ohio, personally appeared Amy J. Spinks, Asst. 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,

Beau Balon
Beau Balon
Notary Expires: 05/09/2005



BEAU BALON
Notary Public, State of Ohio
My Commission Expires May 9, 2005
Recorded in Clinton County

(This area for notarial seal)

State of Ohio, County of Clinton

On this 5-1-01, before me, a Notary Public qualified for said county, came John H. Powell, 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 5-1-01

Diane Morris
Diane Morris
Notary Expires: 06/03/2002



DIANE MORRIS
Notary Public, State of Ohio
My Commission Expires June 3, 2002
Recorded in Clinton County

(This area for notarial seal)

Liberty Lending Services Inc. P.O. Box 1000 Wilmington OH 45177
AJW-20010424-0034 ORKLAMA KLAMATH OR BAT: 8619/008625055 KXORSUB1