Recording Requested By: Cenlar Federal Savings Bank

When Recorded Return To:

Gregory Clum 4794 Onyx Dr Klamath Falls, OR 97603

FORREST N. A. BACCI 1001 S.W. 5th AVE., # 1660 PORTLAND, OR 97204

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State of Oregon, County of Klamath Recorded 08/31/01 at 8:35 a m. In Vol. M01 Page 44/352 Linda Smith. Fee\$_26 & County Clerk

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Ceniar Federal Savings Bank #:0000661983 "Clum" Lender ID:Q93/ Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 07/16/1999 made by GREGORY D. CLUM AND DARCIE G. CLUM, as the original Grantor(s), to REGIONAL TRUSTEE SERVICES CORP., as the original Trustee, for the benefit of GN MORTGAGE CORPORATION, A WISCONSIN CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 07/28/1999, as Instrument No., Book M99, Page 30119, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES FORREST N. A. BACCI, TRUSTEE, INC, Trustee in lieu of the above named Trustee under said Deed of Trust.

FORREST N. A. BACCI, TRUSTEE, 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 estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and FORREST N. A. BACCI, TRUSTEE, INC have caused these presents to be executed by their duly authorized officers on the dates below written.

Chase Mortgage Company, an Ohio Corp., A/K/A Chase Manhattan Mortgage Corp., a New Jersey Corp.

On August 10

DONNA J. LYMCH, SEGOND VICE

PRESIDENT

By FORREST N. A. BACCI, TRUSTEE, INC as Trustee
On 8-20-2001 (DATE)

Forrest N. A. Bacci, President

State of New Jersey, County of Mercer
ON August 10, 2001, before me, CURTIS E. NELSON, a Notary Public in and for the County
of Mercer County, State of New Jersey, personally appeared Donna J. Lynch, Second Vice
Presidence) 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/ter/their signature on the instrument the person(s), or the
entity upon behalf of which the person(s) acted, executed the instrument.

NELSON

CURTIS E. NELSON Notary Expires: 06/14/2005

(This area for notarial seal)

State of Orego, County of On this August 20 2001, before me, a Notary Public qualified for said county, came Forrest N. A. Bacci known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act deed

k Presid and seal on 8-20-01

Expires

OFFICIAL SEAL LONI CARPENTER NOTARY PUBLIC-OREGON COMMISSION NO. A304434
MY COMMISSION EXPIRES OCT. 6, 2001

(This area for notarial seal)

Cenlar Federal Savings Bank, 425 Phillips Blvd, Trenton, NJ 08618 (609) 883-3900