APPOINTMENT OF SUCCESSOR TRUSTEE AND DEED OF RECONVEYANCE

'01 SEP 27 AM10:51

APPOINTMENT

The undersigned trust deed beneficiary hereby appoints Henry L. Bauer, 5440 SW Westgate Dr., Suite 250, Portland, Oregon, as successor trustee under said trust deed, to have all the powers of the original trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this Appointment of Successor Trustee. Should the undersigned be a corporation, it has caused its name to be affixed and this Appointment of Successor Trustee to be executed by and officer duly authorized to do so by order of its Board of Directors.

Dated: September 11, 2001

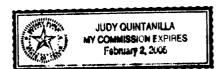
PREFERRED CREDIT CORPORATION A.K.A. T.A.R. PREFERRED MORTGAGE CORPORATION BY: CHASE MANHATTAN MORTGAGE CORPORATION, ATTORNEY-IN-FACT

Chris White Vice President

STATE OF TEXAS) COUNTY OF HARRIS) ss.

Dated: September 11, 2001

Personally appeared Chris White, Vice President of PREFERRED CREDIT CORPORATION A.K.A. T.A.R. PREFERRED MORTGAGE CORPORATION BY: CHASE MANHATTAN MORTGAGE CORPORATION, ATTORNEY-IN-FACT the beneficiary duly authorized to execute this Appointment and acknowledged the foregoing Appointment and execution thereof to be the beneficiary's voluntary act and deed.



RECONVEYANCE

Henry L. Bauer, trustee or successor trustee under that certain trust deed made, executed and delivered by D. J. KERSTEN AND LISA M. KERSTEN as grantor, dated January 23, 1997, recorded on March 3, 1997 in Book M97, Page 6342, and as Document/Fee/File/Instrument/Microfilm/Reception No. 33769, Mortgage Records of KLAMATH County, Oregon, conveying real property situated in said county and described with particularity in said trust deed, having received from the beneficiary under said trust deed a written request to reconvey, reciting that the obligation secured by said trust deed has been fully paid and performed, hereby grants, bargains, sells and conveys, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said described premises by virtue of said trust deed.

When the context requires, masculine includes feminine and neuter, and singular includes plural. IN WITNESS WHEREOF, the undersigned trustee hereunto has set his hand.

Dated:

SEP 2 4 2001

STATE OF OREGON, County of Multnomah) ss.

SEP 2 4 2001
Personally appeared Henry L. Bauer and acknowledged the foregoing to be his voluntary act and deed.

Before me:

Notary Public for Oregon

TRUSTEE'S DEED OF RECONVEYANCE

Henry L. Bauer, Trustee

D. J. KERSTEN AND LISA M. KERSTEN

State of Oregon, County of Klamath Recorded 09/27/01 at 10:5/a m. In Vol. M01 Page 49227 Linda Smith,

Fee\$ 26 00 County Clerk

After recording, return to: D. KERSTEN 5107 STURDIVANT AVE

KLAMATH FALLS, OR 97603-8085

This document was prepared by ACCUTRAN SERVICES, INC.

15531 KUYKENDAHL RD., SUITE 300 HOUSTON, TEXAS 77090 34-396



OFFICIAL SEAL STEPHEN BAUER NOTARY PUBLIC-OREGON COMMISSION NO. 334629

MY COMMISSION EXPIRES MAY 15, 2004

Pr.