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Recording Requested By:
WASHINGTON MUTUAL BANK FA

When Recorded Return To:

REGIONAL TRUSTEE SERVICES
720 7th Avenue, Suite 400
Seattle, WA 98104
Attn: Reconveyance Division

State of Oregon, County of Klamath
Recorded 11/15/01 3:34 p m.
In Vol. M01, Page 58795
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

THIS INSTRUMENT IS FILED FOR RECORD IN THE OFFICE OF THE CLERK OF THE COUNTY OF KLAMATH, OREGON, AND HAS NOT BEEN CONSIDERED AS TO VALIDITY, SUFFICIENCY OR OFFICIAL COPY HAVE UPON THE HEREIN DESCRIBED PROPERTY. THIS COUNTY RECORDING HAS BEEN REQUESTED BY ASPEN TITLE & ESCROW, INC.

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

SEATTLE 116-WaMu #:0013221015 "Culpepper" Lender ID:510/ Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 08/05/1998 made by EMMETT E CULPEPPER AND SHIRLEY J CULPEPPER, 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 08/14/1998, as Instrument No. 64551, Book M98, Page 30003, 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 estate 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 October 17, 2001

By: [Signature]

SUZANNE BREAKER, ASST VICE
PRESIDENT

By REGIONAL TRUSTEE SERVICES as
Trustee

On 11/12/01 (DATE)

By: [Signature]

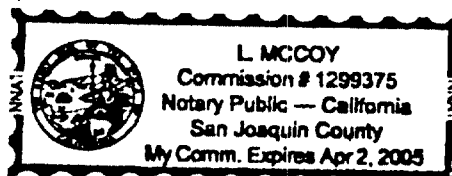
Joe Sipavich, Senior Vice President

State of California, County of San Joaquin

ON October 17, 2001, before me, L. MCCOY, a Notary Public in and for the County of San Joaquin County, State of California, personally appeared SUZANNE BREAKER, 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.

[Signature]
L. MCCOY

Notary Expires: 04/02/2005 #1299375



State of Washington, County of King

On this 11/12/01, 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 11/12/01

[Signature]
Notary Expires: 2/15/2002

REBECCA N. SPENCER
STATE OF WASHINGTON
NOTARY -- PUBLIC
MY COMMISSION EXPIRES 2-15-02

(This area for notarial seal)

Washington Mutual, 400 E Main St STB1RCN, Stockton, CA 95290-3767 888-800-8738

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