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Vol M01 Page 65936

Recording Requested By:
WASHINGTON MUTUAL BANK FA

When Recorded Return To:

State of Oregon, County of Klamath
Recorded 12/26/01 3:17 P m.
Vol M01, Pg 65936
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

REGIONAL TRUSTEE SERVICES
720 7th Avenue, 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 court may record this instrument as presented if it is in title to 12/26/01, 1102.

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

188956



SEATTLE 116-WaMu #:0008380792 "Niemi" Lender ID:553/ Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 02/12/1998 made by PETER J NIEMI, AND SHERYL L NIEMI TENANTS BY THE ENTIRETY 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 02/19/1998, as Instrument No. 53343, Book M98, Page 5286, 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 December 01, 2001

By: [Signature]
KATRINA CHERRY, VICE PRESIDENT

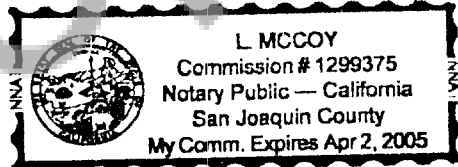
By REGIONAL TRUSTEE SERVICES as Trustee

On 12/17/01 (DATE)

By: [Signature]
Joe Sipavich, Senior Vice President

State of California, County of San Joaquin
ON December 01, 2001, before me, L. MCCOY, a Notary Public in and for the County of San Joaquin County, 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.

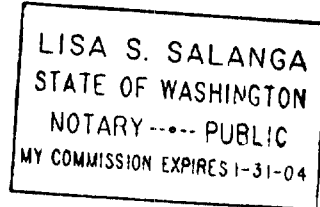
L. MCCOY
Notary Expires: 04/02/2005 #1299375



State of Washington, County of King
On this 12/17/01, 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.

(This area for notarial seal)

Witness my hand and seal on 12/17/01
Lisa S. Salanga
Notary Expires: 01/31/04



(This area for notarial seal)

Washington Mutual, 400 E Main St STB1RCN, Stockton, CA 95290-3767 888-800-8738
AGO-20011130-0041 ORKLAMA KLAMATH OR BAT: 124583/0008380792 KXORSUB1