

APPOINTMENT OF SUCCESSOR TRUSTEE AND DEED OF RECONVEYANCE
APPOINTMENT

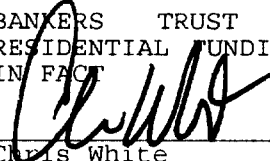
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The undersigned trust deed beneficiary hereby appoints Henry L. Bauer, 5440 SW Westgate Dr., Suite 250, Portland, Oregon, as successor trustee under said trust deed, to have all the powers of the original trustee, effective forthwith.

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: December 7, 2001

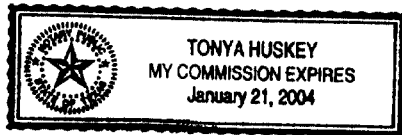
BANKERS TRUST COMPANY AS TRUSTEE,
RESIDENTIAL FUNDING CORPORATION, ATTORNEY
IN FACT


Chris White
Vice President

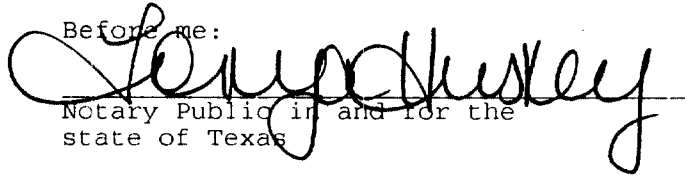
STATE OF TEXAS)
COUNTY OF HARRIS) ss.

Dated: December 7, 2001

Personally appeared Chris White, Vice President of BANKERS TRUST COMPANY AS TRUSTEE, RESIDENTIAL FUNDING 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.



Before me:


Notary Public in and for the
state of Texas

RECONVEYANCE

Henry L. Bauer, trustee or successor trustee under that certain trust deed made, executed and delivered by RICHARD T. RAGAN AND KIMBERLY K. RAGAN, HUSBAND AND WIFE as grantor, dated April 7, 1999, recorded on April 13, 1999 in Book M99, Page 13360, 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.

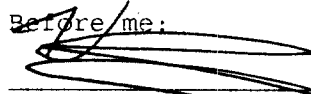
Dated: **DEC 19 2001**

STATE OF OREGON,)
County of Multnomah) ss.
Dated: _____

DEC 19 2001

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

Before me:


Notary Public for Oregon

<p>TRUSTEE'S DEED OF RECONVEYANCE</p> <p>Henry L. Bauer, Trustee</p> <p>TO</p> <p>RICHARD T. RAGAN AND KIMBERLY K. RAGAN, HUSBAND AND WIFE</p> <p>This document was prepared by: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. #300 HOUSTON, TX 77090</p> <p>After recording, return to: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL #300 HOUSTON, TX 77090</p>	<p>State of Oregon, County of Klamath Recorded 12/27/01 <u>9:47 A</u> m. Vol M01, Pg <u>66109</u> Linda Smith, County Clerk Fee \$ <u>26.00</u> # of Pgs <u>1</u></p>
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