

'02 FEB 8 AM 10:47

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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 02/08/2002 10:47a m.
Vol M02, Pg 7606
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

This instrument is being recorded in the public records of the State of Oregon for the purpose of recording the same. The undersigned, being duly qualified, has examined the instrument and has found it to be a true and correct copy of the original instrument. This document is being recorded in the public records of ASPEN TITLE & ESCROW, INC.

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

198588

STOCKTON 156- WaMu #0039936307 "Andersen" Lender ID:428/412860 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 06/11/1997 made by TANIA A. ANDERSEN, A SINGLE PERSON as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of NORWEST MORTGAGE INC., as the original beneficiary, which Deed of Trust was recorded on 06/20/1997, as Instrument No. NA, Book M97, Page 19187, 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.

OREGON HOUSING AGENCY

On JAN 15 2002 (DATE)

By REGIONAL TRUSTEE SERVICES as
Trustee
On 2.4.02 (DATE)

By:

Jon C. Gail
JON C. GAIL
AUTHORIZED SIGNER
HOUSING FINANCE SECTION

By:

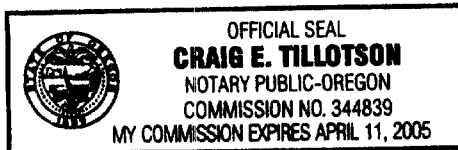
Joe Sipavich
Joe Sipavich, Senior Vice President

State of Oregon, County of Marion
On 1/15/02, before me, Craig E. Tillotson, a Notary Public in
and for Oregon, County, in the State of Marion, personally appeared

Jon C. Gail, 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.

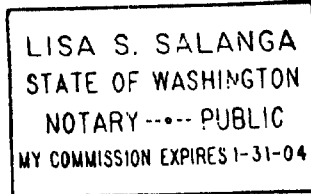
WITNESS my hand and official seal,

Craig E. Tillotson
Notary Expires: 4/11/05



State of Washington, County of King (This area for notarial seal)
On this 2.4.02, 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 2.4.02
Lisa S. Salanga
Notary Expires: 01/31/04



Washington Mutual, 400 E Main St STB1RCN, Stockton, CA 95290-3947 800-282-4840
JLQ-20020108-0057 ORKLAMA KLAMATH OR BAT: 125157/0039936307 KXORSUB1

2/15/02