

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: February 4, 2002

BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (FKA THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

Chris White

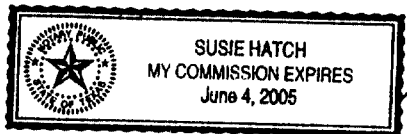
Chris White
 Vice President

02 FEB 25 AM 9:49

STATE OF TEXAS)
 COUNTY OF HARRIS) ss.

Dated: February 4, 2002

Personally appeared Chris White, Vice President of BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (FKA THE FIRST NATIONAL BANK OF CHICAGO, 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:

[Signature]

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 PHILIP KREIDER, A SINGLE MAN as grantor, dated November 9, 1999, recorded on November 17, 1999 in Book M99, Page 45679, and 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 **FEB 19 2002**

[Signature]
 Trustee

STATE OF OREGON,)
 County of Multnomah) ss.

Dated: **FEB 19 2002**

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

Before me:

[Signature]
 Notary Public for Oregon

<p>TRUSTEE'S DEED OF RECONVEYANCE</p> <p>Henry L. Bauer, Trustee</p> <p>TO</p> <p>PHILIP KREIDER, A SINGLE MAN</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</p> <p>Recorded 02/25/2002 <u>9:49 a.</u> m.</p> <p>Vol M02, Pg <u>11023</u></p> <p>Linda Smith, County Clerk</p> <p>Fee \$ <u>26.00</u> # of Pgs <u>1</u></p>
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