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WHEN RECORDED MAIL TO: TERRI LYNN ANDERSON **PO BOX 763**

GILCHRIST, OR 97737

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MICHAEL R ANDERSON AND TERRI L ANDERSON is the original Grantor, ASPEN TITLE & ESCROW INC is the original Trustee, and KeyBank National Association is the original Beneficiary, under a certain Deed of Trust dated 12/13/00 and recorded 1/26/01 as instrument no. NA in book M01 at page 3255/Official Records of the County of KLAMATH, State of Oregon and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of ASPEN TITLE & ESCROW INC.

Now, therefore, the undersigned Beneficiary substitutes KeyBank USA, N.A. as Trustee.

WHEREAS, KeyBank National Association is the undersigned Beneficiary and KeyBank USA, N.A. is the substituted Trustee, under said Deed of Trust.

Now, therefore, KeyBank USA, N.A., as undersigned Trustee, does hereby reconvey, to the person or persons entitled thereto all of the estate and interest derived to it by or through the said Deed of Trust.

DATED: March 7, 2002

KeyBank National Association - Beneficiary

MIKE SALLEE - Paid Loan Specialist KeyBank USA, N.A. - Trustee

STATE OF IDAHO) COUNTY OF ADA)

On March 7, 2002, before me the undersigned, a Notary Public in and for said State, personally appeared MIKE SALLEE, personally know to me or proved to me on the basis of satisfactory evidence to be the person whose name subscribed to the within instrument and acknowledged the he/she executed the same in his/her capacities, and that by his/her signatures on the instrument the person, or the entity(ies) upon behalf of which the person acted, executed the instrument.

tover Melodi Notary Public in and for the State of Idaho My Commission Expires:

Account #: 96372001374277

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