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Recording Requested By: Washington Mutual Bank FA

When Recorded Return To:

Mahesh PATEL 3730 Hilgard St Corona, CA 92882-8308 Vol_MO2_Page_28405

State of Oregon, County of Klamath Recorded 05/13/2002 Vol M02, Pg 38405 Linda Smith, County Clerk Fee \$ 36 # of Pgs ___ # of Pgs

1/ 5/30/00 SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Vernon Hills - 908 - Washington Mutual #:5938735650 "Howard" Lender ID:N61/0600220460 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 11/19/1998 made by KATHRYN G. HOWARD, AN UNMARRIED PERSON as the original Grantor(s), to ASPEN TITLE & ESCROW, INC., as the original Trustee, for the benefit of HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 11/27/1998, as Instrument No. 70543, Book M98, Page 43469, 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.	
State Street Bank and Trust Company as	
Custodian/Trustee/	By REGIONAL TRUSTEE SERVICES as
	Trustee
on APR 1 7 2002 (MATE)	on May 01, 2002 (DATE)
Ву:	By: \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
BRIAN P. O'CONNOR A CARACTER	
VICE PRESIDENT	· ·
State of Massachusetts County of On APR 1 7 200 Sefore me, Sue Chen	, a Notary Public in
and for SIFFOLK	County, in the State of
Massachusetts	personally appeared
BRIAN P. O'CONNOR, perso	nally 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 his/her/their authorized capacity, and tha	t by his/her/their signature on the
instrument the person(s), or the entity up	on behalf of which the person(s) acted,
executed the instrument.	_
wrmwace my hand and official coal	*****************
WITNESS my hand and official seal,	Notary Seal - Massachusetts, USA
hanny	Sue Chen, Notary Public
Notary Expires: // /	Commission Expires: March 6, 2009

State of Oreson, County of Man, 0/2002, before me, a Notary Public qualified for said county, came Christopher Dorr, 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) and deed. OFFICIAL SE A.

JEREMY MARKIEWICZ

NOTARY PUBLIC OREGON (COMMISSION NO. 348456 (MY COMMISSION EXPIRES AUG 2, 2005

Jay 01, 2002 Witness my hand and seal

(This area for notarial seal)

Washington Mutual Bank, FA