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When Recorded Return To:

State of Oregon, County of Klamath
Recorded 05/23/2002 10:04 a.m.
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Linda Smith, County Clerk
Fee \$ _____ # of Pgs _____

REGIONAL TRUSTEE SERVICES
720 7th Avenue, Suite 100
Seattle, WA 98104
Attn: Reconveyance Division

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

224209

Washington Mutual - 116 #:0009491192 "THATCHER" Lender ID:/ Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 04/10/1997 made by PERRY L. THATCHER AND KAREN M THATCHER, TENANTS BY THE ENTIRETY as the original Grantor(s), to ASPEN TITLE AND ESCROW INC, A OREGON CORPORATION, as the original Trustee, for the benefit of WASHINGTON MUTUAL BANK, A WASHINGTON CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 04/16/1997, as Instrument No. 36141, Book M97, Page 11444, 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.

WASHINGTON MUTUAL BANK, FA

On May 02, 2002

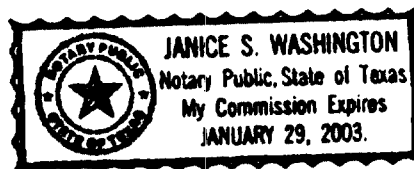
By REGIONAL TRUSTEE SERVICES as
Trustee
On 5-16-02 (DATE)

By: Pam Church AUP
PAM CHURCH, ASST. VICE PRESIDENT

By: Joe Sipavich
Joe Sipavich, Senior Vice President

State of Texas, County of Houston
ON May 02, 2002, before me, JANICE WASHINGTON, a Notary Public in and for the County of Houston County, State of Texas, personally appeared PAM CHURCH, ASST. VICE PRESIDENT, 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.

Janice S. Washington
JANICE S. WASHINGTON
Notary Expires: 01/29/2003



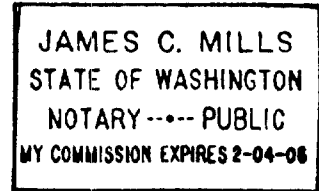
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Page Substitution of Trustee & Deed of Reconveyance

State of WASHINGTON, County of KING
On this 5-16-02, 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 5-16-02

Notary Expires: 2/4/06



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