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Recording Requested By:
WASHINGTON MUTUAL BANK FA

Vol M02 Page 45864

When Recorded Return To:

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

State of Oregon, County of Klamath
Recorded 08/15/2002 8:33 a. m.
Vol M02, Pg 45864
Linda Smith, County Clerk
Fee \$ 2.60 # of Pgs 1

241766

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE



STOCKTON 156- WaMu #:0039935739 "Rhoads" Lender ID:428/0409000 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 09/04/1996 made by MICHAEL A. RHOADS, A SINGLE PERSON as the original Grantor(s), to ASPEN TITLE & ESCROW, INC., as the original Trustee, for the benefit of NORWEST MORTGAGE, INC., as the original beneficiary, which Deed of Trust was recorded on 09/09/1990, as Instrument No. 24646, Book M96, Page 28268, 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 JUL 11 2002 (DATE)

By: Kari Cleveland
KARI CLEVELAND
AUTHORIZED SIGNER

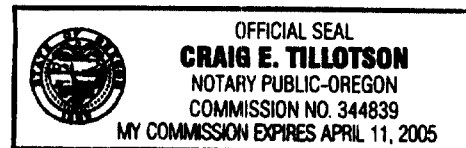
By REGIONAL TRUSTEE SERVICES as
Trustee
On 8-8-02 (DATE)

By: Joe Sipavich
Joe Sipavich, Senior Vice President

State of Oregon, County of Marion
On 7/11/02, before me, Marion Craig E. Tillotson, a Notary Public in and for Oregon, personally appeared Kari Cleveland, 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,

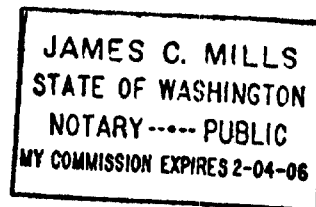
Craig E. Tillotson
Notary Expires: 4/11/05



State of WASHINGTON, County of KING (This area for notarial seal)
On this 8-8-02, 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 8-8-02

James C. Mills
Notary Expires: 2/4/06



(This area for notarial seal)
Washington Mutual, 400 E Main St STB1RCN, Stockton, CA 95290-3947 800-282-4840
ETG-20020701-0021 ORKLAM KLAMATH OR BAT: 127931/0039935739 KXORSUB1