

Loan No. 0000000000000000459965034

APPOINTMENT OF SUCCESSOR TRUSTEE AND DEED OF RECONVEYANCE

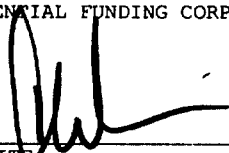
APPOINTMENT

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.

THE FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE
RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT

Dated: August 7, 2002

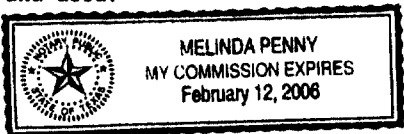


CHRIS WHITE
Vice President

STATE OF TEXAS)
COUNTY OF HARRIS) ss.

Dated: August 7, 2002

Personally appeared CHRIS WHITE, Vice President of 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:


Notary 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 ROBERT D. GRAY, AN UNMARRIED MAN as grantor, dated July 17, 1996, recorded on July 24, 1996 in Book M96 Page 22430 and as Document/Fee/File/Instrument/Microfilm/ReceptionNo. 21976, 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: **AUG 21 2002**

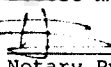


Trustee

STATE OF OREGON,)
County of Multnomah) ss.

Dated: **AUG 21 2002**

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

Before me:


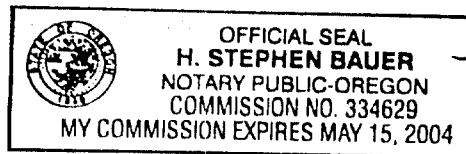
Notary Public for Oregon

TRUSTEE'S DEED OF
RECONVEYANCE

Henry L. Bauer, Trustee

TO

ROBERT D. GRAY, AN UNMARRIED MAN



State of Oregon, County of Klamath
Recorded 08/26/2002 8:39 a. m.
Vol M02, Pg 47858
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

After recording, return to:
ACCUTRAN SERVICES, INC.
15531 KUYKENDAHL RD. #300
HOUSTON, TX 77090

This document was prepared by:
ACCUTRAN SERVICES, INC.
15531 KUYKENDAHL RD. SUITE 300
HOUSTON, TEXAS 77090
DEKEISHA FITZGERALD-HODGE

10-396--