State of Oregon, Co.	untv of Klamath
Recorded 09/10/2002	8/22 a . m.
Vol M02, Pg 5///3	3
Linda Smith, County C	lerk
Fee \$ 2600 # of	Pgs /

WHEN RECORDED MAIL TO: STEVE GELHARDT OK . JUDY GELHARDT **1204 W MAIN ST** MEDFORD, OR 97501

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Steven E Gelhardt and Judy C Gelhardt is the original Grantor, First American Title is the original Trustee, and KeyBank National Association is the original Beneficiary, under a certain Deed of Trust dated **3.3.01** and recorded **3.13.01** as instrument no. **na** in book **M01** at page ⁹⁹⁹¹ 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 First American Title.

Now, therefore, the undersigned Beneficiary substitutes **KeyBank USA**, **NA** as Trustee.

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

Now, therefore, KeyBank USA, NA, 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: August 9, 2002

Pam Olvera - Paid Loan Specialist

KeyBank National Association - Beneficiary

Pam Olvera - Paid Loan Specialist KevBank USA, NA - Trustee

STATE OF IDAHO) COUNTY OF ADA)

On August 9, 2002, before me the undersigned, a Notary Public in and for said State, personally appeared Pam Olvera, 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.

Notary Rublic in and for the My Commission Expires:

Account #: 96372001411742