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Recording Requested By: WASHINGTON MUTUAL BANK FA

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 09/13/2002 8:22 a m. Vol MO2, Pg 52068 Linda Smith, County Clerk Fee \$ 2600 # of Pgs

248474 SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

STOCKTON 156- WaMu #:0026922948 "Heiner" Lender ID:510/1673633919 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 09/23/1999 made by CHRISTIAN G HEINER, AND SUZANNE D HEINER AS TENANTS BY THE ENTIRETY as the original Grantor(s), to ASPEN TITLE & ESCROW, INC., as the original Trustee, for the benefit of WASHINGTON MUTUAL BANK, as the original beneficiary, which Deed of Trust was recorded on 09/30/1999, as Instrument No. NA, Book M99, Page 38827, 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 -

On August 17, 2002

By:

ANITA VALTIERRA, ASST. VICE

PRESIDENT

By REGIONAL TRUSTEE SERVICES as -Trustee 9.10.02 (DATE)

By:

Joe Sipavich, Senior Vice President

State of California, County of San Joaquin
ON August 17, 2002, before me, Clara Maxwell, a Notary Public in and for San Joaquin
County, in the State of California, personally appeared Anita Valtierra, 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.

my band and official soa WITHES Clara Maxwell

Notary Expires: 12/04/2002 #1203773

CLARA MAXWELL Commission # 1203773 Notary Public -- California San Joaquin County My Cernm. Expires Dec 4, 2002

State of Wolfe, County of On this ______, County of _____, 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

9/10/02 Witness my hand and seal on

Notary Expires:

JAMES C. MILLS STATE OF WASHINGTON NOTARY ---- PUBLIC

MY COMMISSION EXPIRES 2-04-06

(This area for notarial seal)

Washington Mutual, 400 E Main St STB1RCN, Stockton, CA 95290-3767 800-282-4840 CNC-20020816-0032 ORKLAMA KLAMATH OR BAT: 128801/0026922948 KXORSUB1