

State of Oregon, County of Klamath
Recorded 10/07/2002 8:41 a.m.
Vol M02, Pg 57092
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

WHEN RECORDED MAIL TO:
LAWRENCE E HAND
TONI G HAND
3437 SMALL CT
KLAMATH FALLS, OR 97603-9462

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Lawrence E Hand And Toni G Hand is the original Grantor, Old Republic Title is the original Trustee, and KeyBank USA, NA FKA Key Funding is the original Beneficiary, under a certain Deed of Trust dated May 22, 2000 and recorded June 20, 2000 as instrument no. N/A in book M00 at page 22372, Official Records of the County of Klamath, State of Oregon and

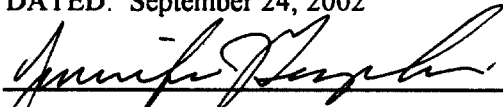
WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of Old Republic Title.


Now, therefore, the undersigned Beneficiary substitutes KeyBank National Association as Trustee.

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

Now, therefore, KeyBank National Association, 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.

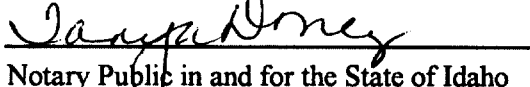
DATED: September 24, 2002


Jennifer Gempler - Paid Loan Specialist
KeyBank USA, NA - Beneficiary


Jennifer Gempler - Paid Loan Specialist
KeyBank National Association - Trustee

STATE OF IDAHO)
) ss:
COUNTY OF ADA)

On September 24, 2002, before me the undersigned, a Notary Public in and for said State, personally appeared Jennifer Gempler - Paid Loan Specialist, 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 Public in and for the State of Idaho
My Commission Expires: 4/25/08
Account #: 03211012664957

