

Recording Requested By:
Chase Manhattan Mortgage Corporation

When Recorded Return To:

RV H.g. Charles
2185 NW 38TH ST
Redmond, OR 97756-8153

State of Oregon, County of Klamath
Recorded 10/22/2002 8:22 a m.
Vol M02, Pg 60051
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

'02 OCT 22 AM 8:22

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Paid Accounts Department #:11596889 "Charles" Lender ID:240/1596889 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 10/28/1998 made by H.G. CHARLES AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY, WILMA J CHARLES as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of ADVANTA NATIONAL BANK, as the original beneficiary, which Deed of Trust was recorded on 11/04/1998, as Instrument No. 69115, Book M98, Page 40426, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES GEORGE P. FISHER, Trustee in lieu of the above named Trustee under said Deed of Trust.

GEORGE P. FISHER 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 GEORGE P. FISHER have caused these presents to be executed by their duly authorized officers on the dates below written.

Deutsche Bank National Trust Company as
Trustee f/k/a Bankers Trust Company of
California, N.A. as Custodian or Trustee
By: Chase Manhattan Mortgage Corporation,
attorney in fact
Rec 08/13/01 Vol M01 Pg 40441

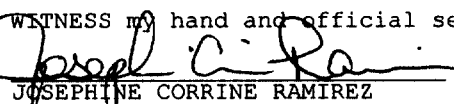
On October 02, 2002

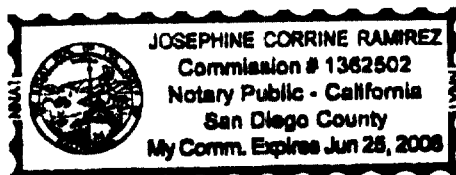
By: 
TELMA RUIZ, ASSISTANT SECRETARY

By GEORGE P. FISHER as Trustee
On 10-15-02 (DATE)

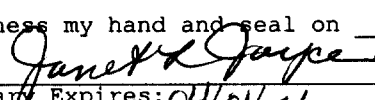
By: 

State of California, County of San Diego
ON October 02, 2002, before me, JOSEPHINE CORRINE RAMIREZ, a Notary Public in and for San Diego County, in the State of California, personally appeared Telma Ruiz, Assistant Secretary, 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,

JOSEPHINE CORRINE RAMIREZ
Notary Expires: 06/25/2006 #1362502



(This area for notarial seal)
State of Oregon, County of Multnomah
On this October 15, 2002, before me, a Notary Public qualified for said county, came George P. Fisher, 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 10-15-02

Notary Expires: 04/01/06



(This area for notarial seal)
pt Chase Manhattan Mortgage, 10790 Rancho Bernardo Rd, San Diego, CA 92127
GMR-20021001-0024 ORKLAMA KLAMATH OR BAT: 21745/11596889 KXORSUB1