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

Vol MO2 Page 60256

State of Oregon, County of Klamath Recorded 10/22/2002 //:37 @ m. Vol M02, Pg /60256 Linda Smith, County Clerk Fee \$ 2600 # of Pgs

256743 SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

STOCKTON 156- WaMu #:0003624327 "Gudmundson" Lender ID:001/0003624327 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 10/13/1995 made by VIRGINIA R GUDMUNDSON, AN UNMARRIED INDIVIDUAL as the original Grantor(s), to MOUNTAIN TITLE COMPANY, as the original Trustee, for the benefit of WASHINGTON MUTUAL BANK, as the original beneficiary, which Deed of Trust was recorded on 10/20/1995, as Instrument No. NA, Book M95, Page 28670, 'in 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

September 28, 2002

KATRINA CHERRY, VICE PRESIDENT

By REGIONAL TRUSTEE SERVICES as Trustee 10.14...

(DATE)

Joe Sipavich, Senior Vice President

State of California, County of San Joaquin
ON September 28, 2002, before me, Clara Maxwell, a Notary Public in and for San Joaquin
County, in the State of California, personally appeared Katrina Cherry, 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
this/hor/the person(s) acted executed the instrument acted, executed the instrument. the person(s)

and bfficial seal VITNESS my hand

Maxwell Expires: 12/04/2002 #1203773 Notary

CLARA MAXWELL Commission # 1203773 Notary Public — California San Josquin County My Comm. Expires Dec 4, 2002

(This area for notarial seal) KING WASHING TON State of County of

On this _______, 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 and deed

Witness my hand and seal on 10-14-02

susa D Notary Expires: 018004

LISA S. SALANGA STATE OF WASHINGTON NOTARY ---- PUBLIC MY COMMISSION EXPIRES 1-31-04

(This area for notarial seal)

Washington Mutual, 400 E Main St STB1RCN, Stockton, CA 95290-3767 800-282-4840