

Recording Requested By:
Chase Manhattan Mortgage Corporation

Vol M02 Page 71563

When Recorded Return To:

Dennis Young
5420 VALLEYWOOD DR
Klamath Falls, OR 97603-8549

State of Oregon, County of Klamath
Recorded 12/10/2002 9:04/a m.
Vol M02, Pg 71563
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Paid Accounts Department #:11058740 "Young" Lender ID:365/10043464 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 11/07/1997 made by DENNIS DEAN YOUNG AND WANDA R. YOUNG, HUSBAND AND WIFE as the original Grantor(s), to KLAMATH COUNTY TITLE COMPANY, as the original Trustee, for the benefit of MORTGAGE LENDERS ACCEPTANCE CORPORATION DBA WESTERN CAPITAL FUNDING, as the original beneficiary, which Deed of Trust was recorded on 12/09/1997, as Instrument No. N/A, Book M97, Page 39894, 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.

U.S. Bank National Association as
Indenture Trustee and Owner Trustee under
the sale and servicing Agreement dated as
of June 30, 1998-125 Home Loan Owner Trust
1998-1 By: Chase Manhattan Mortgage
Corporation, Attorney in Fact To be
recorded concurrently herewith

On November 08, 2002

By GEORGE P. FISHER as Trustee
On 11.29.02 (DATE)

By: [Signature]
TELMA RUIZ, ASSISTANT SECRETARY

By: [Signature]

State of California, County of San Diego
ON November 08, 2002, before me, GABRIEL RICO, 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,

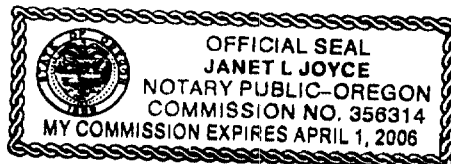
GABRIEL RICO
Notary Expires: 06/17/2006 #1361426



(This area for notarial seal)
State of Oregon, County of Multnomah
On this 11.29.02, 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 11-29-02

Notary Expires: 04/01/06



(This area for notarial seal)
Chase Manhattan Mortgage, 10790 Rancho Bernardo Rd, San Diego, CA 92127
GMR-20021108-0043 ORKLAMA KLAMATH OR BAT: 22033/11058740 KXORSUB1