

Recording Requested By:
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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 12/19/2002 9:46a m.

Vol M02, Pg 74074

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

272846

Washington Mutual - 116 #0069730315 "Gerhardt" Lender ID:A01/0069730315 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 09/17/2001 made by JAMES ROBERT GERHARDT AND LISA MARIE GERHARDT, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to AMERTITLE, as the original Trustee, for the benefit of NORTH AMERICAN MORTGAGE COMPANY, as the original beneficiary, which Deed of Trust was recorded on 09/24/2001, as Instrument No. NA, Book M01, Page 48408, 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, FA, SUCCESSOR BY
MERGER TO THE DIME BANK OF NEW YORK, FSB,
SUCCESSOR BY MERGER TO NORTH AMERICAN
MORTGAGE COMPANY.

On December 04, 2002

By: Pam Church
PAM CHURCH, ASST. VICE PRESIDENT

By REGIONAL TRUSTEE SERVICES as
Trustee

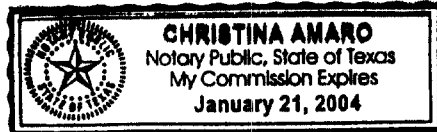
On 12-13-02 (DATE)

By: Joe Sipavich
Joe Sipavich, Senior Vice President

State of Texas, County of Harris

ON December 04, 2002, before me, CHRISTINA AMARO, a Notary Public in and for the County of Harris County, State of Texas, personally appeared PAM CHURCH, 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.

Christina Amaro
CHRISTINA AMARO
Notary Expires: 01/21/2004



State of WASHINGTON, County of KING (This area for notarial seal)
On this 12-13-02, 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 12-13-02
JS
Notary Expires: 2/4/06

