

GRANTOR:

State of Oregon, County of Klamath  
Recorded 01/02/2003 3:37 p m.  
Vol M03 Pg 00368  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

BENEFICIARY:

MT 1396 - 4579

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

PATRICIA D. WHITELEY AND DARREL E. WHITELEY were the original Grantors, and ASSOCIATES FINANCIAL SERVICES the Beneficiary, under that certain Deed of Trust dated AUGUST 25, 1998 and recorded on AUGUST 31, 1998 in Reel No. \_\_\_\_\_ as Fee No. \_\_\_\_\_ County of Lane, State of Oregon.

The undersigned Beneficiary desires to substitute a new Trustee under the Deed of Trust in place of FIDELITY NATIONAL TITLE. The undersigned substitutes AMERITITLE as Trustee whose address is 222 SOUTH 6TH, KLAMATH COUNTY, OR 97601 and AMERITITLE as the substituted Trustee does reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held.

DATED: DECEMBER 23, 2002

BENEFICIARY

X

*[Signature]*

STATE OF OREGON

COUNTY OF LANE

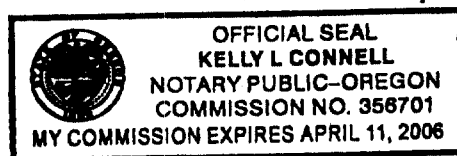
This instrument was acknowledged before me on DECEMBER 23, 2002

By JASON CALVERT

As MANAGER

Of CITIFINANCIAL

FKA ASSOCIATES FINANCIAL SERVICES



*[Signature: Kelly L. Connell]*

NOTARY PUBLIC FOR OREGON

MY COMMISSION EXPIRES APRIL 11, 2006

TRUSTEE

*[Signature]*

STATE OF OREGON

COUNTY OF Klamath

This instrument was acknowledged before me on 1/2/2003

By Jean Phillips  
As Vice-President  
Of AmeriTitle

*[Signature: Pamela Spencer]*

NOTARY PUBLIC FOR OREGON

MY COMMISSION EXPIRES 8/16/2004