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Regional Trustee Services
720 7th Avenue, Suite 100
Seattle, WA 98104
Attn: Reconveyance Division

State of Oregon, County of Klamath
Recorded 01/03/2003 11:06 a m.
Vol M03 Pg 00422
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

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SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

275949

Washington Mutual - 116 #:0049882756 "Walker" Lender ID:011/0049882756 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 10/23/1998 made by CHARLES EDWARD WALKER JR., as the original Grantor(s), to ASPEN TITLE & ESCROW, INC., as the original Trustee, for the benefit of WASHINGTON MUTUAL BANK DOING BUSINESS AS WESTERN BANK, as the original beneficiary, which Deed of Trust was recorded on 10/28/1998, as Instrument No. 68780, Book M98, Page 39616, 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

On December 11, 2002

By: Pam Church
PAM CHURCH, ASST. VICE PRESIDENT

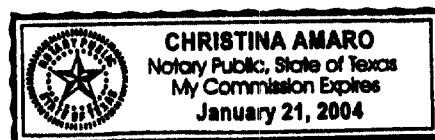
By REGIONAL TRUSTEE SERVICES as
Trustee
On 12-26-02 (DATE)

By: Joe Sipavich
Joe Sipavich, Senior Vice President

State of Texas, County of Harris

ON December 11, 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 12-26-02, 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 12-26-02
Sheree D. Contreras
Notary Expires: 9/11/04

SHEREE D. CONTRERAS
STATE OF WASHINGTON
NOTARY ---- PUBLIC
MY COMMISSION EXPIRES 9-11-04

(This area for notarial seal)

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