

Loan No. 0000000000000000300692597

APPOINTMENT OF SUCCESSOR TRUSTEE AND DEED OF RECONVEYANCE

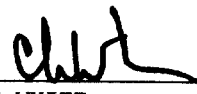
APPOINTMENT

The undersigned trust deed beneficiary hereby appoints Henry L. Bauer, 5440 SW Westgate Dr., Suite 250, Portland, Oregon, as successor trustee under said trust deed, to have all the powers of the original trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this Appointment of Successor Trustee. Should the undersigned be a corporation, it has caused its name to be affixed and this Appointment of Successor Trustee to be executed by and officer duly authorized to do so by order of its Board of Directors.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR MBNA AMERICA

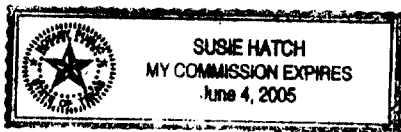
Dated: December 16, 2002


CHRIS WHITE
Vice President

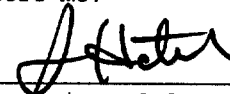
STATE OF TEXAS)
COUNTY OF HARRIS) ss.

Dated: December 16, 2002

Personally appeared CHRIS WHITE, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR MBNA AMERICA the beneficiary duly authorized to execute this Appointment and acknowledged the foregoing Appointment and execution thereof to be the beneficiary's voluntary act and deed.



Before me:


Notary in and for the State of TEXAS

RECONVEYANCE

Henry L. Bauer, trustee or successor trustee under that certain trust deed made, executed and delivered by MONTE BOYD KEADY AND ROBIN MARY-MARIE KEADY, HUSBAND AND WIFE as grantor, dated October 10, 2001, recorded on November 5, 2001 in Book M01 Page 56374, Mortgage Records of KLAMATH County, Oregon, conveying real property situated in said county and described with particularity in said trust deed, having received from the beneficiary under said trust deed a written request to reconvey, reciting that the obligation secured by said trust deed has been fully paid and performed, hereby grants, bargains, sells and conveys, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said described premises by virtue of said trust deed.

When the context requires, masculine includes feminine and neuter, and singular includes plural.

IN WITNESS WHEREOF, the undersigned trustee hereunto has set his hand.

Dated: JAN 22 2003

STATE OF OREGON,)
County of Multnomah) ss.

Dated: JAN 22 2003

Personally appeared Henry L. Bauer and acknowledged the foregoing to be his voluntary act and deed.

Before me:


Notary Public for Oregon

**TRUSTEE'S DEED OF
RECONVEYANCE**

Henry L. Bauer, Trustee

TO

MONTE BOYD KEADY AND ROBIN MARY-MARIE
KEADY, HUSBAND AND WIFE



State of Oregon, County of Klamath
Recorded 01/24/2003 10:51 a. m.
Vol M03 Pg 4533
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

After recording, return to:
ACCUTRAN SERVICES, INC.
15531 KUYKENDAHL RD. #300
HOUSTON, TX 77090

This document was prepared by:
ACCUTRAN SERVICES, INC. 15531
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