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Recording Requested By: Chase Manhattan Mortgage Corporation

When Recorded Return To:

Martha Pigeon 3831 HOPE ST Klamath Falls, OR 97603-7556

State of Oregon, County of Klamath Recorded 01/31/2003 /0:05 A m. Vol M03 Pg 05940 Linda Smith, County Clerk Fee \$ 36 # of Pgs

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Paid Accounts Department #:2156446 "Pigeon" Lender ID:293/3004678 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 01/26/1996 made by MARTHA PIGEON, A MARRIED WOMAN as the original Grantor(s), to STEWART TITLE GUARANTY, as the original Trustee, for the benefit of THE PROVIDENT BANK, INC., as the original beneficiary, which Deed of Trust was recorded on 01/30/1996, as Instrument No. 12680, Book M96, Page 2621, 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.

Deutsche Bank National Trust Company as Trustee f/k/a Bankers Trust Company of California, N.A. as Custodian or Trustee By: Chase Manhattan Mortgage Corporation, attorney in fact Rec 08/13/01 Vol M01 Pg 40441

January 1A ASSISTANT SECRETARY

On

By GEORGE P. FISHER as Trustee 1-28:03 (DATE)

State of California, County of San Diego
ON January 14, 2003, 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. which the person(s) acted, executed the instrument.

WITNESS my hand and official seal, GABRIEL RICO Notary Expires: 06/17/2006 #1361426

GABRIEL RICO Commission # 1361426 Notary Public - California San Diego County My Comm. Expires Jun 17, 2006

(This area for notarial seal) State of Oregon, County of Multnomak
On this On this 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.

OFFICIAL SEAL
JANET L JOYCE
NOTARY PUBLIC-OREGON COMMISSION NO. 356314
IISSION EXPIRES APRIL 1, 2008 OFFICIAL SEAL COMMISSION EXPIRES APRIL 1, 2008

Chase Manhattan Mortgage, 10790 Rancho Bernardo Rd, San Diego, CA 92127

GMR-20030113-0135 ORKLAMA KLAMATH OR BAT: 22571/2156446 KXORSUB1

