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State of Oregon, County of Klamath
Recorded 02/21/2003 8:40 a m.
Vol M03 Pg 10452
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

pk. WHEN RECORDED RETURN TO:
WASHINGTON FEDERAL SAVINGS
300 ELLSWORTH SW
ALBANY, OR 97321

526

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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned is the owner and holder of the Deed of Trust described below and the promissory note secured thereby. Said Note together with all other indebtedness secured by said Deed of Trust has been fully paid. The undersigned hereby appoints Washington Federal Savings of Oregon, hereinafter as Successor Trustee of said Deed of Trust and directs it to reconvey to the party or parties entitled thereto all estate rights, title and interest to the party or parties entitled under said Deed of Trust. Said Trustee is further directed to cancel said Promissory Note, which is delivered to said Trustee herewith for that purpose.

Dated: February 12, 2003

Washington Federal Savings

STATE OF OREGON)
)ss
COUNTY OF LINN)


Loan Servicing Manager

This instrument was acknowledged before me this date February 12, 2003 by Carleen Klein
as Loan Servicing Manager an authorized signer for Washington Federal Savings.


Notary Public for the State of Oregon

My commission expires: March 13, 2004



DEED OF RECONVEYANCE

WASHINGTON FEDERAL SAVINGS OF OREGON, hereinafter Successor Trustee of the following described Deed of Trust:

Dated: October 22, 1998

Date Recorded: October 23, 1998

Washington Federal Savings

Grantor(s): BYRON J WERNER AND DONNA J WERNER

Fee/File/Instrument/microfilm/Reception No.

Book/Reel/Volume No.

M98

Page No.

38888

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of the Official Records of

KLAMATH

County, Oregon

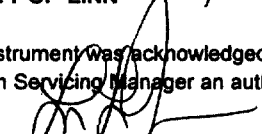
Encumbering real property in the same county as described in the above referenced trust deed having received from the Beneficiary or its successor written request to reconvey, reciting that the obligation secured by said trust deed has been fully paid and satisfied, does hereby reconvey without warranty to the party or parties entitled thereto all of the estate, right, title and interest held by said trustee by virtue of the above described Deed of Trust.

WASHINGTON FEDERAL SAVINGS OF OREGON


Loan Servicing Manager

STATE OF OREGON)
)ss.
COUNTY OF LINN)

This instrument was acknowledged before me this date February 12, 2003 by Carleen Klein
as Loan Servicing Manager an authorized signer for Washington Federal Savings.


Notary Public for the State of Oregon

My commission expires: March 13, 2004



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