

Recording Requested By:
American Release Corporation

When Recorded Return To:

John Roberts
American Release Corporation
95 Kimberling City Ctr.Ln
PO Box 458
Kimberling City, MO 65686-0458

State of Oregon, County of Klamath
Recorded 04/15/2003 9:36 A.M.
Vol M03 Pg 23677 - 78
Linda Smith, County Clerk
Fee \$ 31 # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

ASSIGNMENT OF TRUSTEE'S DEED OF RECONVEYANCE
Commercial Federal Bank #:0014653607 "CAHAN" Lender ID:02209 Klamath, Oregon
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust,
Dated: 07/01/2002 made by SANDRA J. CAHAN as the original Grantor(s), to PACIFIC NORTHWEST
TITLE OF OREGON, INC., as the original Trustee, for the benefit of MORTGAGE MARKET, INC., as the
original beneficiary, which Deed of Trust was recorded on 07/10/2002 in Book/Reel/Liber: M02
Page/Folio: 39288 as Instrument No.: N/A , in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES COMMERCIAL FEDERAL BANK, Trustee in lieu of the above named Trustee under said Deed of Trust.

COMMERCIAL FEDERAL BANK 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 COMMERCIAL FEDERAL BANK have caused these presents to be executed by their duly authorized officers on the dates below written.

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS,
INC.**

On April 8th, 2003

By: Treva Keithley
TREVA KEITHLEY,
Vice-President

By COMMERCIAL FEDERAL
BANK as Trustee

On April 8th, 2003

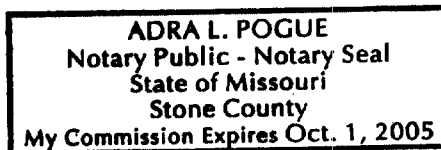
By: Treva Keithley
TREVA KEITHLEY, Vice
President

STATE OF Missouri
COUNTY OF Stone

ON April 8th, 2003, before me, ADRA L. POGUE, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared TREVA KEITHLEY, 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.

WITNESS my hand and official seal,

Adra S. Pogue
ADRA!.. POGUE
Notary Expires: 10/01/2005

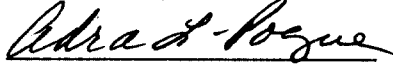


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STATE OF Missouri
COUNTY OF Stone

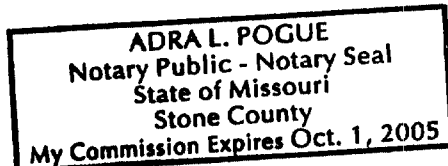
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WITNESS my hand and official seal,



ADRA L. POGUE

Notary Expires: 10/01/2005



(This area for notarial seal)