

Recording Requested By:
American Release Corporation

Vol M03 Page 48650

When Recorded Return To:

Penny Cross
4669 Denver Ave
KLAMATH FALLS, OR 97603-7460

State of Oregon, County of Klamath
Recorded 07/14/2003 8:40 A.m.
Vol M03 Pg 48650
Linda Smith, County Clerk
Fee \$ 26 # of Pgs 1

'03 JUL 14 AM 8:40

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

WAMU-VH #5101014339 "Cross" ID:F09/1676445197 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/01/2001 made by PENNY R CROSS, as the original Grantor(s), to FIRST AMERICAN, as the original Trustee, for the benefit of WASHINGTON MUTUAL HOME LOANS, INC., as the original beneficiary, which Deed of Trust was recorded on 03/02/2001, as Instrument No. , Book M01, Page 8656, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES LANCE N. WESSELL, Trustee in lieu of the above named Trustee under said Deed of Trust.

LANCE N. WESSELL 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 LANCE N. WESSELL have caused these presents to be executed by their duly authorized officers on the dates below written.

Washington Mutual Bank, FA successor to
Washington Mutual Home Loans, Inc.

On April 16, 2003

By: [Signature]
JEFF PROSE, ASST. VICE PRESIDENT

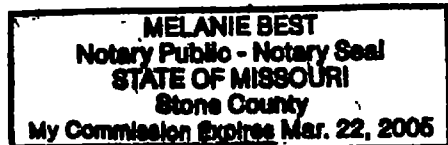
By LANCE N. WESSELL as Trustee
On MAY 08 2003 (DATE)

By: [Signature]
Lance N. Wessell as Trustee

State of Missouri, County of Stone

ON April 16, 2003, before me, MELANIE BEST, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Jeff Prose, 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.

[Signature]
MELANIE BEST
Notary Expires: 03/22/2005



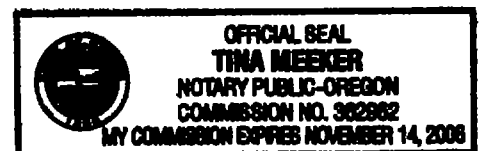
(This area for notarial seal)

State of Oregon, County of Multnomah

On this May 8 2003 before me, a Notary Public qualified for said county, came Lance N. Wessell as Trustee, 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 MAY 08 2003

[Signature]
LORI GARDNER
Notary Expires: 10/06/2005



(This area for notarial seal)

ARC, P.O. Box 458, Kimberling City, Mo. 65686-9906, 417-739-9412
BLL 20030416-0042 ORKLAMA KLAMATH OR BAT: 16003/5101014339 F009SUB1

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