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Regional Trustee Services
720 7th Avenue, Suite 100
Seattle, WA 98104
Attn: Reconveyance Division

State of Oregon, County of Klamath
Recorded 07/14/2003 9:02 a. m.
Vol M03 Pg 48657
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

338706

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Washington Mutual - 116 #:0049931751 "MCAULIFFE" ID:011/0049931751 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 04/24/1996 made by LORI MCAULIFFE AND BENITA BICKFORD, WITH RIGHTS OF SURVIVORSHIP as the original Grantor(s), to NONE SHOWN, as the original Trustee, for the benefit of WESTERN BANK, A DIVISION OF WASHINGTON MUTUAL BANK, as the original beneficiary, which Deed of Trust was recorded on 04/29/1996, as Instrument No. 17155, Book M96, Page 12014, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES REGIONAL TRUSTEE SERVICES, Trustee in lieu of the above named Trustee under said Deed of Trust.

REGIONAL TRUSTEE SERVICES 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 REGIONAL TRUSTEE SERVICES have caused these presents to be executed by their duly authorized officers on the dates below written.

WASHINGTON MUTUAL BANK

On June 20, 2003

By: Pam Church

PAM CHURCH, ASST. VICE PRESIDENT

By REGIONAL TRUSTEE SERVICES as Trustee

On 07-08-03 (DATE)

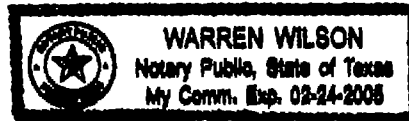
By: Joe Sipavich

Joe Sipavich, Senior Vice President

State of Texas, County of Harris

ON June 20, 2003, before me, WARREN WILSON, a Notary Public in and for the County of Harris County, State of Texas, personally appeared PAM CHURCH, 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.

Warren Wilson
WARREN WILSON
Notary Expires: 02/24/2005

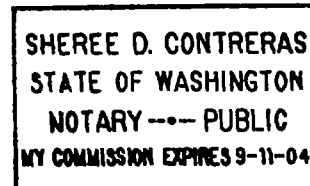


State of WASHINGTON, County of King (This area for notarial seal)

On this 07-08-03, before me, a Notary Public qualified for said county, came Joe Sipavich, Senior Vice President, 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 07-08-03

Notary Expires: 9/11/04



(This area for notarial seal)