

Recording Requested By:
Sovereign Bank

Vol M03 Page 68281

When Recorded Return To:

pt Sovereign Bank
525 Lancaster Ave.
Reading, PA 19611-

State of Oregon, County of Klamath
Recorded 09/15/03 9:38 a m
Vol M03 Pg 68281
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

'03 SEP 15 AM 9:38

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Sovereign Bank #60171LN0067144977 "HICKS" ID:4629254000000000 Agt:JUL 03 C14 Klamath, OR

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 03/04/1998 made by JOHN O HICKS AND KAREN A HICKS, as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE CO, as the original Trustee, for the benefit of CENTURY FINANCIAL GROUP INC, as the original beneficiary, which Deed of Trust was recorded on 03/11/1998, as Instrument No. 54491, Book M98, Page 7910, in the official records of KLAMATH County, OREGON

as tenants by the entirety

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

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

Sovereign Bank

On July 02, 2003

By: *[Signature]*

DEBORAH PREVITERA, ASSISTANT
SECRETARY



By LANCE N. WESSELL, ATTY. AT LAW
as Trustee

On 8-14-2003 (DATE)

By: *[Signature]*

LANCE N. WESSELL

State of Pennsylvania, County of Berks

ON July 02, 2003, before me, MELANIE JO HETRICK, a Notary Public in and for the County of Berks County, State of Pennsylvania, personally appeared Deborah Previtera, 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.

[Signature]
MELANIE JO HETRICK
Notary Expires: 02/11/2007

NOTARIAL SEAL
Melanie Jo Hetrick, Notary Public
Reading, Berks County, PA
My Commission expires 2-11-2007

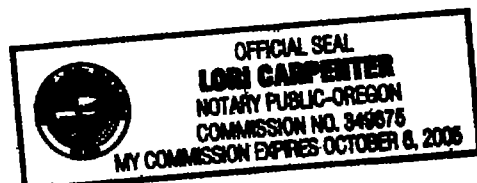
(This area for notarial seal)

STATE OF OREGON, County of Multnomah

On this 14th day of August, 2003, before me, a Notary Public qualified for said county, came Lance N. Wessell, known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be his voluntary act and deed.

Witness my hand and official seal.

[Signature]
NOTARY PUBLIC OREGON
My Commission Expires:



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