Recording Requested By / Return To:

George P. Fisher Attorney at Law 3635 S.W. Dosch Road Portland, Oregon 97239 State of Oregon, County of Klamath
Recorded 12/01/03 // :30 & m
Vol M03 Pg 8 7 70 2
Linda Smith, County Clerk
Fee \$ 2/00 # of Pgs //

Substitution of Trustee

WHEREAS the undersigned, as beneficiary under the Deed of Trust described below, hereby appoints George P. Fisher, Attorney at Law, 3635 S.W. Dosch Road, Portland, OR 97239 as successor trustee under the Deed of Trust.

Original Beneficiary: ROGUE FEDERAL CREDIT UNION Original Trustor: LEE RAMAGE, CARMELITA JANE RAMAGE

Recorded on 09/04/98 on Book M98 on Page 32798 in Klamath County, State of Oregon,

Section: Block: Lot: 300

Date of Deed of Trust: 09/03/98 Amount of Deed of Trust: \$154900.00

NOW THEREFORE, the undersigned, who is the holder of the above described Deed of Trust in consideration of full payment and satisfaction of the debt secured thereunder, hereby requests that the successor Trustee reconvey to the parties designated by the terms of said Deed of Trust, without warranty, all estate now held by him under the same.

Dated: 11/13/2003

Phh Mortgage Services Corporation

Lisa O. Cooper Asst. Vice President

State of Nevada County of Washoe

On 11/13/2003, before me, the undersigned, a Notary Public for said County and State, personally appeared Lisa O. Cooper, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Asst. Vice President of

Phh Mortgage Services Corporation,

and that she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of Phh Mortgage Services Corporation.

Notary: Modie Conchar My Commission Expires 10/15/05 MOLLIE LONGHAR

Notary Public - State of Nevada
Appointment Recorded in Washoe County
No: 01-71831-2 - Expires October 15, 2005

Prepared by: Lisa Cooper

Peelle Management Corporation, PO Box 1710, Campbell, CA 95008, (408) 866-8868

LN# 0008897803 ESCROW # 10/28/03

FINAL RECON.UT1 90798 Exec:9 Id:1 Inv# 488 11/13/03 36-035 OR Klamath 4911:95 2

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