

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 01/15/2004 8:18 a m
Vol M04 Pg 2396
Linda Smith, County Clerk
Fee \$ 2/00 # of Pgs 1

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: HIGHLAND COMMUNITY FEDERAL CREDIT UNION
Original Trustor: TERRY L SWARTZ, ROCIO SWARTZ
Recorded on 02/23/98 on Book M98 on Page 5633 in Klamath County, State of Oregon,
Section: 2 Block: 2 Lot: 3
Date of Deed of Trust: 02/17/98 Amount of Deed of Trust: \$58000.00

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: 12/23/2003
Phh Mortgage Services Corporation

By: Lisa O. Cooper
Lisa O. Cooper
Asst. Vice President

State of Nevada
County of Washoe
On 12/23/2003, 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.

Judy McColley
Notary: Judy McColley
My Commission Expires 07/10/05



Prepared by: Lisa Cooper
Peelle Management Corporation, PO Box 1710, Campbell, CA 95008, (408) 866-6868
LN# 0006434435 ESCROW # 12/09/03
FINAL RECON.UT1 90798 Exec:9 Id:1 Inv# 466 12/23/03 36-035 OR Klamath 5320:84 6

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