

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 01/23/2004 10:13 a m

Vol M04 Pg 4157

Linda Smith, County Clerk

Fee \$ 21.00 # 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: HOMECOMINGS FINANCIAL NETWORK INC

Original Trustor: SCOTT RHODES PENNINGTON

Recorded on 05/19/00 on Book m00 on Page 18228 in Klamath County, State of Oregon,

Date of Deed of Trust: 05/08/00 Amount of Deed of Trust: \$35000.00

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: 12/29/2003

JP Morgan Chase Bank (FKA Chase Manhattan Bank)

as Indenture trustee

by Residential Funding Corporation as Attorney In Fact

By:

Pam Baker

Pam Baker

Vice President

State of Nevada

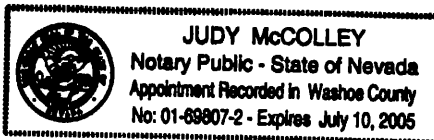
County of Washoe

On 12/29/2003, before me, the undersigned, a Notary Public for said County and State, personally appeared Pam Baker, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Vice President of Residential Funding Corporation, as Attorney in Fact for JP Morgan Chase Bank (FKA Chase Manhattan Bank) and that she executed the foregoing instrument pursuant to a Power of Attorney and that such execution was done as the free act and deed of JP Morgan Chase Bank (FKA Chase Manhattan Bank).

Judy McColley

Notary: Judy McColley

My Commission Expires 07/10/05



Prepared by: E. N. Harrison

Peella Management Corporation, PO Box 1710, Campbell, CA 95008, (408) 866-6868

LN# 0380881072 Investor LN# 3458081 ESCROW # 12/15/03

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