

04 JAN 30 AM 10:32

After Recording Return to:
Shapiro & Kreisman
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
Lender Loan #:8015597233
S&K #04-17352

Vol M04 Page 05765

State of Oregon, County of Klamath
Recorded 01/30/2004 10:32 a.m.
Vol M04 Pg 5765
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

ATE 58541
SUBSTITUTION OF TRUSTEE

WHEREAS, the undersigned desires to substitute a new Trustee under the Following described Trust Deed in the place and stead of the present Trustee thereunder, and


WHEREAS, Richard D. Ryder, was the original grantor, Fleet National Bank, was the original beneficiary, and First American Title Insurance Company of Oregon was the original trustee, and the trust deed is dated November 22, 2000, and was recorded November 29, 2000, in Volume No. M00, at Page 42807, in the official records of Klamath County, Oregon and

WHEREAS, the undersigned is the present Beneficiary under the Trust Deed.

NOW, THEREFORE, the undersigned hereby substitutes KELLY D. SUTHERLAND, SHAPIRO & KREISMAN, 201 NE Park Plaza Drive, #150, Vancouver, WA 98684, as Trustee under said Trust Deed.

Date: 1/28/04

Mortgage Electronic Registration Systems, Inc. as nominee
for Washington Mutual Bank, F.A.

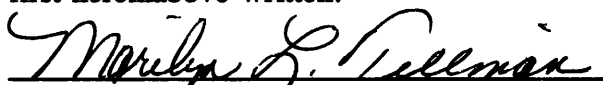


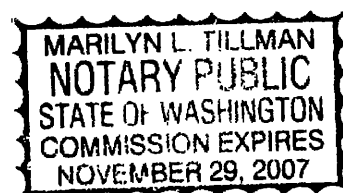
Lynnette S. Allen,
Assistant Vice President and Attesting Assistant Secretary

STATE OF WASHINGTON)
) SS.
COUNTY OF CLARK)

On this 28th day of January, 20 04, before me the undersigned a Notary Public appeared Lynnette S. Allen, personally known to me or proved to me on the basis of satisfactory evidence to be the Assistant Vice President and Attesting Assistant Secretary of the corporation that executed the within instrument, also known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal, the date first hereinabove written.


Notary Public for State indicated above
My commission expires:



21A