

Recording Requested By:  
American Release Corporation

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When Recorded Return To:

John Roberts  
American Release Corporation  
95 Kimberling City Ctr.Ln  
PO Box 458  
Kimberling City, MO 65686-0458

State of Oregon, County of Klamath  
Recorded 03/23/2004 8:42 A m  
Vol M04 Pg 16246-47  
Linda Smith, County Clerk  
Fee \$31.00 # of Pgs 2

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Commercial Federal Bank #:0014649747 "SMITH" Lender ID:02209 Klamath, Oregon  
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/12/2002 made by KEVIN BRAD SMITH AND KAREN THERESA SMITH as the original Grantor(s), to PACIFIC NORTHWEST TITLE OF OREGON, INC., as the original Trustee, for the benefit of MERS AS NOMINEE FOR MORTGAGE MARKET, INC., as the original beneficiary, which Deed of Trust was recorded on 06/14/2002 in Book/Reel/Liber: M02 Page/Folio: 34986 as Instrument No.: N/A, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES COMMERCIAL FEDERAL BANK, Trustee in lieu of the above named Trustee under said Deed of Trust.

COMMERCIAL FEDERAL BANK 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 COMMERCIAL FEDERAL BANK have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS,  
INC.

On March 15th, 2004

By [Signature]  
MARK MILDE,  
Vice-President

By COMMERCIAL FEDERAL  
BANK as Trustee

On March 15th, 2004

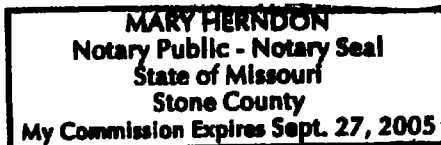
By [Signature]  
MARK MILDE, Vice  
President

STATE OF Missouri  
COUNTY OF Stone

ON March 15th, 2004, before me, MARY HERNDON, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared MARK MILDE, Vice-President, 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.

WITNESS my hand and official seal,

[Signature]  
MARY HERNDON  
Notary Expires: 09/27/2005



(This area for notarial seal)

