

**Recording Requested By:**  
**Chase Manhattan Mortgage Corporation**

**When Recorded Return To:**

**CLAUDE F RATCLIFF**  
**5526 AVALON ST**  
**KLAMATH FALLS, OR 976038241**

State of Oregon, County of Klamath  
Recorded 04/15/2004 8:22 a m  
Vol M04 Pg 22077-78  
Linda Smith, County Clerk  
Fee \$ 31.<sup>00</sup> # of Pgs 2

## SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

**Paid Accounts Department #: 13723820 "RATCLIFF" Lender ID: 449/1155063423 Klamath, Oregon**  
**The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust,**  
**Dated: 12/18/1998 made by CLAUDE E RATCLIFF AND MARJORIE M RATCLIFF, AS ESTATE IN FEE**  
**SIMPLE AS TENANTS BY THE ENTIRETY as the original Grantor(s), to LUCY E. KIVEL, ESQ., as the**  
**original Trustee, for the benefit of TMS MORTGAGE INC., DBA THE MONEY STORE, as the original**  
**beneficiary, which Deed of Trust was recorded on 01/07/1999 in Book/Reel/Liber: M99 Page/Folio: 536**  
**as Instrument No.: 72641, in the official records of Klamath County, Oregon**

The undersigned HEREBY SUBSTITUTES GEORGE P. FISHER ~~LLO~~, Trustee in lieu of the above named Trustee under said Deed of Trust.

GEORGE P. FISHER LLC 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 GEORGE P. FISHER ~~LLC~~ have caused these presents to be executed by their duly authorized officers on the dates below written.

**CHASE MORTGAGE HOLDINGS, INC.**  
On March 17th, 2004

By: TELMA RUIZ, Assistant Secretary

By **GEORGE P. FISHER-LLS** as Trustee  
On **4-9-04**

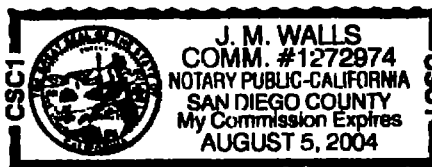
By: CM

**STATE OF California**  
**COUNTY OF San Diego**

On March 17th, 2004, before me, J.M. WALLS, a Notary Public in and for San Diego County, in the State of California, personally appeared TELMA RUIZ, Assistant Secretary, 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.

**WITNESS my hand and official seal.**

**J.M. WALLS**  
Notary Expires 08/05/2004 #1272974



**(This area for notarial seal)**

