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State of Oregon, County of Klamath
 Recorded 05/04/2004 11:23 a m
 Vol M04 Pg 27214
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

When Recorded Mail To:

Trustee Services, Inc.
 P.O. Box 2980
 Silverdale, WA. 98383-2980

Substitution of Trustee & Deed of Reconveyance

Loan No: 830901579

TSI No.: L87406G

Notice is hereby given, that Steven L. Adkins, Attorney at Law, whose address is P.O. Box 907, Corvallis, OR 97339, is hereby appointed Successor Trustee under that certain Deed of Trust as follows:

Trutor: CHARLES C KAPPAS SHIRLEY KAPPAS

Trustee: PACIFIC CASCADES FINANCIAL, INC

Beneficiary: KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

Dated: 04/06/2001

Recorded: 04/09/2001

Auditor's #:

Book/Reel: M01

Pg: 14489 Re-Recorded:

Auditor's #:

Book/Reel:

Pg:

Filed for record in KLAMATH County, State of Oregon

Legal Description:

Tax ID Number:

AS DESCRIBED IN SAID DEED OF TRUST

Whereas, the undersigned is the owner of the beneficial interest under said Deed of Trust, and the legal owner and holder of the Deed of Trust Note, that said interest has not been transferred, hypothecated or otherwise acquired by any party or parties. Said Note, together with all other indebtedness secured by said Deed of Trust, have been fully paid and satisfied, Steven L. Adkins, Attorney at Law, is hereby requested and directed to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all that estate now held by the Successor Trustee.

Steven L. Adkins, Attorney at Law as Successor Trustee under the herein above described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled thereto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

Dated: 03/16/04

Successor To Klamath First Federal Savings And Loan Association
 Sterling Savings Bank

Steven L. Adkins Attorney At Law


 Heather M. Litchfield, Acting Agent


 Steven L. Adkins

State of Washington, County of Kitsap

On this 03/16/04, before me, a Notary Public qualified for said county, personally came Heather M. Litchfield known to me to be the Acting Agent for Sterling Savings Bank that signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed, for the uses and purposes therein mentioned and on oath state that he / she is authorized to execute the said instrument.

Witness my hand and notarial seal on 03/16/04

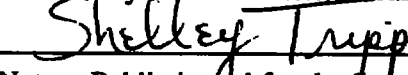

 Notary Public in and for the State of Washington

Notary Public
 State of Washington
 Christina A. Quenga
 Commission Expires 5-28-07

State of Oregon, County of Benton

On this March 25, 2004, before me, a Notary Public qualified for said county, personally came Steven L. Adkins, know to me to be the identical person who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed, for the uses and purposes therein mentioned.

Witness my hand and official seal on hereto affixed the day and year first above written.


 Notary Public in and for the State of Oregon
 My Commission Expires: 6-15-07

