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State of Oregon, County of Klamath
Recorded 08/17/04 8:34a m
Vol M04 Pg 53817
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

Recording Requested By / Return To:
George P. Fisher, Atty At Law
3635 S.W. Dosch Road
Portland, OR 97239

Substitution of Trustee

WHEREAS the undersigned, as beneficiary under the Deed of Trust described below, hereby appoints George P. Fisher, 3635 S.W. Dosch Road, Portland, OR 97239 as successor trustee under the Deed of Trust.

Original Beneficiary: HARBORSIDE FINANCIAL NETWORK INC
Original Trustor: DAVE C HOWARD, KRISTINA E HOWARD
Recorded on 11/16/98 on Book M98 on Page 41797 in Klamath County, State of Oregon,
Date of Deed of Trust: 10/13/98 Amount of Deed of Trust: \$40000.00

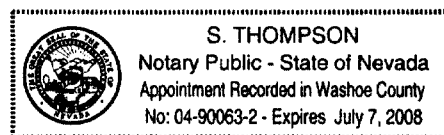
NOW THEREFORE, the undersigned, who is the holder of the above described Deed of Trust in consideration of full payment and satisfaction of the debt secured thereunder, hereby requests that the successor Trustee reconvey to the parties designated by the terms of said Deed of Trust, without warranty, all estate now held by him under the same.

Dated: 07/29/2004
JPMorgan Chase Bank (FKA Chase Manhattan Bank)
as Indenture trustee
by Residential Funding Corporation as Attorney In Fact

By: Judy McColley
Judy McColley
Assistant Vice President

State of Nevada
County of Washoe
On 07/29/2004, before me, the undersigned, a Notary Public for said County and State, personally appeared Judy McColley, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Assistant Vice President of Residential Funding Corporation, as Attorney in Fact for JPMorgan 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 JPMorgan Chase Bank (FKA Chase Manhattan Bank).

Shawna Thompson
Notary: Shawna Thompson
My Commission Expires 07/07/08



Prepared by: E. N. Harrison
Peelle Management Corporation, PO Box 1710, Campbell, CA 95008, (408) 866-6868
LN# 0381085364 Investor LN# 2710952 ESCROW # 07/15/04
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