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

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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: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Original Trustor: JOSEPH G BYRUM, LAURIE J BYRUM

Recorded on 05/22/02 on Book M02 on Page 30416 in Klamath County, State of Oregon,

Tax ID: R514553

Date of Deed of Trust: 05/17/02 Amount of Deed of Trust: \$73150.00

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: 08/06/2004

Mortgage Electronic Registration Systems, Inc.

as nominee for HOMECOMINGS FINANCIAL NETWORK INC

By: Judy McColley

Assistant Vice President

State of Nevada County of Washoe

On 08/06/2004, 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 Mortgage Electronic Registration Systems, Inc. as nominee for HOMECOMINGS FINANCIAL NETWORK INC and that she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of Mortgage Electronic Registration Systems, Inc. as nominee for HOMECOMINGS FINANCIAL NETWORK INC.

Notary: Shawna Thompson

My Commission Expires 07/07/08

S. THOMPSON Notary Public - State of Nevada Appointment Recorded in Washoe County No: 04-90063-2 - Expires July 7, 2008

Prepared by: E. N. Harrison

Peelle Management Corporation, PO Box 1710, Campbell, CA 95008, (408) 866-6868 LN# 0413918541 Investor LN# 7713075 ESCROW # 07/27/04

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MERS Tel.#: 1-888-679-6377