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Vol M04 Page 61117

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State of Oregon, County of Klamath
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Vol M04 Pg 61117-18
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Commercial Federal Bank #:0014649608 "ROSS" Lender ID:02209 Klamath, Oregon
MERS #: 100058900001272574 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/22/2002 made by DENNIS L ROSS AND THERESA ROSS, AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY as the original Grantor(s), to PACIFIC NORTHWEST TITLE OF OREGON, INC., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MORTGAGE MARKET, INC., as the original beneficiary, which Deed of Trust was recorded on 04/29/2002 in Book/Reel/Liber: M02 Page/Folio: 24986 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 September 9th, 2004

By: [Signature]
MELANIE BEST,
Vice-President

By COMMERCIAL FEDERAL
BANK as Trustee

On September 9th, 2004

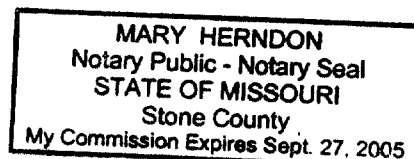
By: [Signature]
MELANIE BEST, Vice
President

STATE OF Missouri
COUNTY OF Stone

ON September 9th, 2004, before me, MARY HERNDON, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared MELANIE BEST, 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



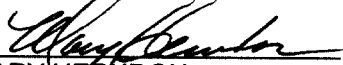
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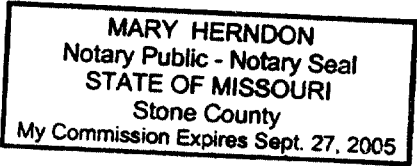
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+5

STATE OF Missouri
COUNTY OF Stone

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WITNESS my hand and official seal,


MARY HERNDON
Notary Expires: 09/27/2005



(This area for notarial seal)