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State of Oregon, County of Klamath
Recorded 09/28/04 8:12 a. m
Vol M04 Pg 64877
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

1142 2004 197820-4

WHEN RECORDED RETURN TO:
WASHINGTON FEDERAL SAVINGS
300 ELLSWORTH SW
ALBANY, OR 97321

**SUBSTITUTION OF TRUSTEE AND
DEED OF RECONVEYANCE**

The undersigned is the owner and holder of the Deed of Trust described below and the promissory note secured thereby. Said Note together with all other indebtedness secured by said Deed of Trust has been fully paid. The undersigned hereby appoints Washington Federal Savings of Oregon, hereinafter as Successor Trustee of said Deed of Trust and directs it to reconvey to the party of parties entitled thereto all estate rights, title and interest to the party or parties entitled under said Deed of Trust. Said Trustee is further directed to cancel said Promissory Note, which is delivered to said Trustee herewith for that purpose.

Dated: September 21, 2004

Washington Federal Savings

STATE OF OREGON)

)Ss

COUNTY OF LINN)

Carleen Klein
Loan Servicing Manager

This instrument was acknowledged before me this date September 21, 2004 by Carleen Klein as Loan Servicing Manager an authorized signer for Washington Federal Savings.

Helena A Ganta
Notary Public for the State of Oregon

My commission expires: May 5, 2006



DEED OF RECONVEYANCE

WASHINGTON FEDERAL SAVINGS OF OREGON, hereinafter Successor Trustee of the following described Deed of Trust:

Dated: July 8, 1997

Date Recorded: July 17, 1997

Beneficiary: Washington Federal Savings

Grantor(s): PHYLLIS NORRIS

Fee/File/Instrument/microfilm/Reception No.

Book/Reel/Volume No.

M97

Page No.

22795

of the Official Records of

KLAMATH

County, Oregon

Encumbering real property in the same county as described in the above referenced trust deed having received from the Beneficiary or its successor written request to reconvey, reciting that the obligation secured by said trust deed has been fully paid and satisfied, does hereby reconvey without warranty to the party or parties entitled thereto all of the estate, right, title and interest held by said trustee by virtue of the above described Deed of Trust.

WASHINGTON FEDERAL SAVINGS OF OREGON

Carleen Klein
Loan Servicing Manager

STATE OF OREGON)

)ss.

COUNTY OF LINN)

This instrument was acknowledged before me this date September 21, 2004 by Carleen Klein as Loan Servicing Manager an authorized signer for Washington Federal Savings of Oregon.

Helena A Ganta
Notary Public for the State of Oregon

My commission expires: May 5, 2006

