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State of Oregon, County of Klamath Recorded 11/09/04 // Vol M04 Pg 77 20/ 11.39 a Linda Smith, County Clerk Fee \$ 26° # of Pgs _ # of Pgs 500

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When Recorded Mail To:

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

Substitution of Trustee & Deed of Reconveyance
Loan No: 83-090514-1
Kevin P. Moran, Attorney at Law, whose address is
9057 Washington Avenue N.W., Silverdale, WA 98383
is hereby appointed Successor Trustee under that certain Deed of Trust as follows:
Trustor:

Trustor:
GARY L. SMELTZER AND CATHERINE L. SMELTZER, HUSBAND AND WIFE

Trustee: PACIFIC CASCADES FINANCIAL INC.

Beneficiary: KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

Dated:08/08/2003 Book/Reel: M03 Book/Reel:

Auditor's #: Auditor's #:

Pg:59551-56 Recorded: 08/15/2003 Pg:

Filed for record in KLAMATH County, State of OREGON

Legal Descripton:
AS DESCRIBED IN SAID DEED OF TRUST

Tax ID Number:

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, Kevin P. Moran, 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.

Kevin P. Moran, 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: 10/26/2004

Sterling Savings Bank, successor to Klamath First Federal Savings and Loan Association

Heather M. Litchfield, Acting Agent

4HMHHHHLL

State of Washington, County of Kitsap On this 10/26/2004, 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 10/26/04

Notary Public in and for the State of Washington

Notary Public State of Washington Anna Lisa Anderson Commission Expires 07-08-08

Kevin P. Moran

Kevin P. Moran, Attorney at Law

Notary Public in and for the State of Washington My Commission Expires:

Notary Public State of Washington Anna Lisa Anderson Commission Expires 07-08-08