

04 NOV 16 AM 8:59

State of Oregon, County of Klamath
 Recorded 11/16/04 8:59 a m
 Vol M04 Pg 78705
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

When Recorded Mail To:

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

Substitution of Trustee & Deed of Reconveyance

Loan No: 83-030135-8

TSI No.: L104273G

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:

KATHY J MCGRATH AND DAVID RAMIREZ AN ESTATE IN FEE SIMPLE AS TENANTS
 BY THE ENTIRETY

Trustee:

PACIFIC CASCADES FINANCIAL INC.

Beneficiary:

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

Dated: 12/13/2002

Book/Reel: M02

Book/Reel:

Pg: 72893 /

Recorded: 12/16/2002

Re-Recorded:

Auditor's #:

Auditor's #:

Filed for record in KLAMATH County, State of OREGON

Legal Description:

Tax ID Number:

AS DESCRIBED IN SAID DEED OF TRUST

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: 11/03/2004

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

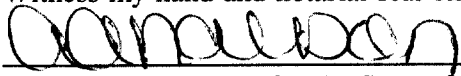


Heather M. Litchfield, Acting Agent

State of Washington, County of Kitsap

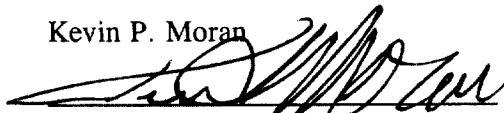
On this 11/03/2004, before me, a Notary Public qualified for said county, personally came Heather M. Litchfield known to me to be the Acting Agent for Sterling Savings Bank that signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed, for the uses and purposes therein mentioned and on oath state that he / she is authorized to execute the said instrument.

Witness my hand and notarial seal on 11/03/04



Notary Public in and for the State of Washington

Kevin P. Moran



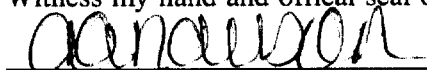
Kevin P. Moran, Attorney at Law

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

State of Washington, County of Kitsap

On this 11/3/04, before me, a Notary Public qualified for said county, personally came Kevin P. Moran, known to me to be the identical person who executed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed, for the uses and purposes therein mentioned.

Witness my hand and official seal on hereto affixed the day and year first above written.



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