

04 DEC 15 AM 8:30

Recording Requested By:

National Bank of the Redwoods
PO BOX 1868
SANTA ROSA CA 95402-1868

Return to:

STEVE MC LAUGHLIN
SAHRON MC LAUGHLIN
PO BOX 1771
KLAMATH FALLS OR 97601

Vol M04 Page 85678

State of Oregon, County of Klamath
Recorded 12/15/04 8:30a m
Vol M04 Pg 85678
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

Loan No.: 5494638 CRUZ

NO

SUBSTITUTION OF TRUSTEE AND
RECONVEYANCE BY SUBSTITUTED TRUSTEE
(Oregon)

NATIONAL BANK OF THE REDWOODS, Beneficiary under the Deed of Trust dated OCTOBER 9, 1998, executed by STEVE MC LAUGHLIN AND SAHRON MC LAUGHLIN, HUSBAND AND WIFE, as Trustor, and FIRST AMERICAN TITLE INSURANCE CO., A CALIFORNIA CORP, as Trustee, recorded on OCTOBER 20, 1998, as Instrument No. 68257 VOLUME M 98 PAGE 38430 - 38435, in the KLAMATH County Records, does hereby appoint NATIONAL BANK OF THE REDWOODS, 2170 NORTHPOINT PARKWAY, Santa Rosa, CA 95407, in place of FIRST AMERICAN TITLE INSURANCE CO., A CALIFORNIA CORP, as Trustee.

The said substituted trustee does hereby grant and reconvey unto the present holders of the equitable title, without warranty, all of the estate and interest derived by the said Trustee under said Deed of Trust in the lands therein described.

Dated: November 8, 2004

NATIONAL BANK OF THE REDWOODS
Beneficiary

By: [Signature]
Cheryl Cruz, Assistant Vice President

NATIONAL BANK OF THE REDWOODS
As Substituted Trustee

By: [Signature]
Cheryl Cruz, Assistant Vice President

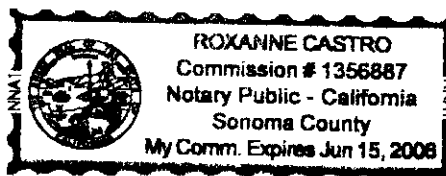
STATE OF CALIFORNIA
COUNTY OF SONOMA

) BENEFICIARY
) ss.

On Nov 8, 2004, before me, the undersigned, a Notary Public in and for the State and County, personally appeared Cheryl Cruz personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacities, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

[Signature]
11-8-04



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