

05 FEB 8 AM 10:47

RECORDING REQUESTED BY:

Vol M05 Page 08773

AND WHEN RECORDED MAIL TO:

State of Oregon, County of Klamath  
Recorded 02/08/05 10:47 a m  
Vol M05 Pg 08773-74  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 2

*Aspen 608490*

CAL-WESTERN RECONVEYANCE CORPORATION  
525 EAST MAIN STREET  
P.O. BOX 22004  
EL CAJON CA 92022-9004

FIDELITY NATIONAL TITLE  
*54/0027*

Space Above This Line For Recorder's use

Loan No: 0435299417  
T.S. No.: 1073727-09

**SUBSTITUTION OF TRUSTEE**

WHEREAS, TERRY L CHEYNE AND SANDRA K CHEYNE was the original Grantor, ASPEN TITLE & ESCROW, INC. was the original Trustee and AMERICAN SUMMIT LENDING CORPORATION was the original Beneficiary under that certain Deed of Trust dated January 13, 2003 and recorded on January 14, 2003 as Instrument No. XX, in Book M03, Page 02531 of the Official Records of KLAMATH County, Oregon and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder,

NOW, THEREFORE, JPMORGAN CHASE BANK AS TRUSTEE hereby substitutes CAL-WESTERN RECONVEYANCE CORPORATION, A licensed Oregon Escrow agent and a California Corporation whose corporate address is 525 EAST MAIN STREET, P.O. BOX 22004, EL CAJON CA 92022-9004 as a Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

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## SUBSTITUTION OF TRUSTEE

LOAN NO: 0435299417  
 TS NO: 1073727-09

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: FEB 03 2005

JP MORGAN CHASE BANK AS TRUSTEE

Vinod Thomas

Vinod Thomas  
 Assistant Vice President

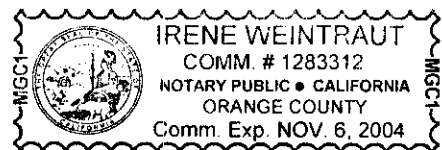
STATE OF: California  
 COUNTY OF: Orange

On FEB 03 2005 before me, the undersigned, a Notary Public in and for said state, personally appeared Vinod Thomas 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(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the document.

WITNESS my hand and official seal.

Signature Irene Weintraut  
 Irene Weintraut  
 Notary Public in and for said County and State

My Commission expires: November 6, 2004



This area for official Notary Seal