

Recording Requested By:
WASHINGTON MUTUAL BANK, FA

State of Oregon, County of Klamath
Recorded 03/14/2005 8:28a m
Vol M05 Pg 16529
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

When Recorded Return To:
[WHEN RECORDED RETURN TO]
NTC -- ATTN: ALAN GRAHAM
2100 ALT. 19 NORTH
PALM HARBOR, FLORIDA 34683
WMLRH Loan #: 0024642555

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

WASHINGTON MUTUAL - HOUSTON #:0024642555 "FINNIAOUS" Klamath, Oregon
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 11/27/2002 made by VINCENT J FINNIAOUS AND STEPHANIE R FINNIAOUS, HUSBAND AND WIFE as the original Grantor(s), to ASPEN TITLE & ESCROW INC, as the original Trustee, for the benefit of WASHINGTON MUTUAL BANK, as the original beneficiary, which Deed of Trust was recorded on 12/02/2002 in Book/Reel/Liber: M02 Page/Folio: 69681 as Instrument No.: N/A, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES H. STEPHEN BAUER, Trustee in lieu of the above named Trustee under said Deed of Trust.

H. STEPHEN BAUER hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and H. STEPHEN BAUER have caused these presents to be executed by their duly authorized officers on the dates below written.

WASHINGTON MUTUAL BANK, FA
SUCCESSOR IN INTEREST, BY
OPERATION OF LAW, TO WASHINGTON
MUTUAL BANK
On February 25th, 2005

By: [Signature]
KATRINA MCKOY, Assistant Vice
President

By H. STEPHEN BAUER as Trustee

On MAR 9 2005

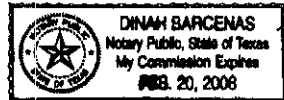
By: [Signature]
H. STEPHEN BAUER, TRUSTEE

STATE OF Texas
COUNTY OF Harris

Before me, the undersigned, a Notary Public, on this day personally appeared KATRINA MCKOY, Assistant Vice President, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. Given under my hand and seal of office, this day February 25th, 2005.

WITNESS my hand and official seal,

[Signature]
Notary Expires: / /



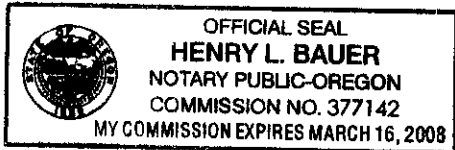
(This area for notarial seal)

STATE OF Oregon
COUNTY OF Multnomah

On MAR 9 2005, before me, HENRY L. BAUER, a Notary Public in and for Multnomah in the State of Oregon, personally appeared H. STEPHEN BAUER, TRUSTEE, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

[Signature]
Notary Expires: / /



(This area for notarial seal)