

Recording Requested By:
CHASE HOME FINANCE LLC

When Recorded Return To:

CYNTHIA D KILTON
4225 STURDIVANT AVE
KLAMATH FALLS, OR 97603

State of Oregon, County of Klamath
Recorded 04/14/2005 8:40 a m
Vol M05 Pg 25707
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

Re: Chase Home Finance (Emr)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Paid Accounts Department #:16021388 "KILTON" Lender ID:480/4804308 Klamath, Oregon
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 08/08/2002 made by CYNTHIA D KILTON AND RICHARD W KILTON III HUSBAND AND WIFE as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of FIRST FRANKLIN FINANCIAL CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 08/15/2002 in Book/Reel/Liber: MO2 Page/Folio: 46091, in the official records of Klamath County, Oregon

-Assigned by FIRST FRANKLIN FINANCIAL CORPORATION TO CHASE HOME FINANCE LLC Dated: 08/16/2002 Document to be recorded concurrently herewith

The undersigned HEREBY SUBSTITUTES GEORGE P. FISHER, Trustee in lieu of the above named Trustee under said Deed of Trust.

GEORGE P. FISHER 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 GEORGE P. FISHER have caused these presents to be executed by their duly authorized officers on the dates below written.

CHASE HOME FINANCE LLC
On March 25th, 2005

By: [Signature]
Rebecca Aker, Assistant Secretary

By GEORGE P. FISHER as Trustee
On 4-8-05

By: [Signature]
GEORGE P. FISHER

STATE OF California
COUNTY OF San Diego

On March 25th, 2005, before me, MERLY A. MENDOZA, a Notary Public in and for San Diego County, in the State of California, personally appeared Rebecca Aker, Assistant Secretary, 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,

WITNESS my hand and official seal,

[Signature]
MERLY A. MENDOZA
Notary Expires: 03/01/2006 #1345006



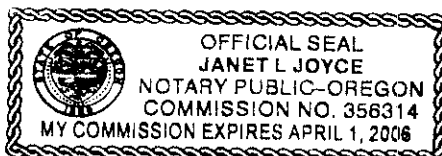
(This area for notarial seal)

STATE OF Oregon
COUNTY OF Multnomah

On 4-8-05, before me, Janet L. Joyce, a Notary Public in and for Multnomah in the State of Oregon, personally appeared GEORGE P. FISHER, 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: 4-01-06



(This area for notarial seal)