

'05 AUG 2 AM 8:39

State of Oregon, County of Klamath
 Recorded 08/02/05 8:39 AM
 Vol M05 Pg 60192
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

RETURN TO:
 RE: FREDRICK W VANHORN
 JUDITH L VANHORN
 153249 HACKAMORE LN
 LA PINE, OR 97739-9391

SUBSTITUTION OF TRUSTEE ✓

The undersigned is the owner and holder of the Mortgage described below and the Promissory Note or Notes secured thereby. Said Note or Notes, together with all other indebtedness secured by said Mortgage have been fully paid. The Undersigned hereby appoints, Gerald D Wygant Attorney At Law as successor trustee of said Mortgage and directs it to reconvey to the party or parties entitled thereto all the estate, right, title and interest held by said trustee under said Mortgage. Said trustee is further directed to cancel said Promissory Note or Notes which are delivered to said trustee here with for that purpose.

Dated: July 22, 2005

KEYBANK NATIONAL ASSOCIATION

AKA: KeyBank N.A.

Renee Dailey
 Renee Dailey

Gerald D Wygant Attorney At Law as successor trustee of the following described Mortgage.

DATED: November 29, 2004 AUDITOR'S FILE # NA
 RECORDING DATE: December 20, 2004 BOOK: M04 PAGE # 86760 ✓
 GRANTORS: Fredrick W Vanhorn and Judith L Vanhorn
 BENEFICIARY: Keybank Na

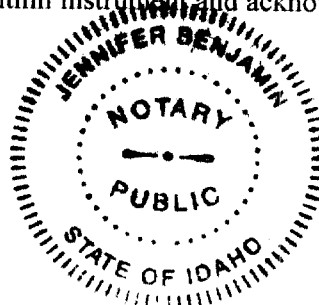
Encumbering real property in Klamath County, State of Oregon.

LENDER ACKNOWLEDGMENT

STATE OF IDAHO)
 COUNTY OF ADA)

On the 22nd day of July, 2005 before me the undersigned, a Notary Public in and for said State, personally appeared Renee Dailey, personally know to me or proved to me on the basis of satisfactory evidence to be the person whose name subscribed to the within instrument and acknowledged that (he/she) executed the same.

Jennifer Benjamin
 Notary Public in and for the State of Idaho

My Commission expires: SEP 15 2006

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