

State of: Oregon  
County of: Klamath

Recording Requested By / Return To:  
George P. Fisher, Attorney at Law, Inc.  
3635 S.W. Dosch Road Portland OR 97239

### Substitution of Trustee and Full Reconveyance

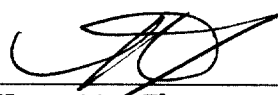
The undersigned JPMorgan Chase Bank (FKA Chase Manhattan Bank) as the owner and holder of the Notes secured by the Deed of Trust described herein:  
Original Beneficiary: FIRST NATIONAL BANK OF NEVADA  
Original Trustor: WILLIAM D RUTLEDGE, KATHRYN C RUTLEDGE  
Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON which Deed of Trust was recorded on 11/14/00 on Book M00 on Page 41132  
Date of deed of trust: 11/02/00 Amount of deed of trust: \$25900.00  
in the office of the County Auditor of Klamath, state of Oregon, hereby substitutes George P. Fisher, 3635 S.W. Dosch Rd, Portland, OR 97239 as trustee under said Deed of Trust.


George P. Fisher hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.  
IN WITNESS WHEREOF, the owner and holder above named, and George P. Fisher, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated: 02/27/2006

JPMorgan Chase Bank (FKA Chase Manhattan Bank)  
as Indenture trustee  
by Residential Funding Corporation as Attorney In Fact


Successor Trustee

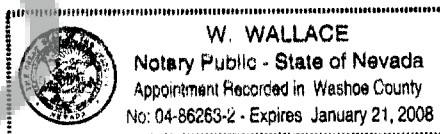
By:   
Nannette Thomas  
Vice President

  
George P. Fisher, Attorney at Law, Inc.  
Successor Trustee

State of Nevada  
County of Washoe


On 02/27/2006, before me, the undersigned, a Notary Public for said County and State, personally appeared Nannette Thomas, personally known to me to be the person that executed the foregoing instrument, and acknowledged that he/she is Vice President of Residential Funding Corporation, as Attorney in Fact for JPMorgan Chase Bank (FKA Chase Manhattan Bank) and that he/she executed the foregoing instrument pursuant to a Power of Attorney and that such execution was done as the free act and deed of JPMorgan Chase Bank (FKA Chase Manhattan Bank).

  
Notary: W. Wallace  
My Commission Expires: 01/21/08



State of Oregon  
County of Multnomah

The foregoing instrument was acknowledged before me on 3-3-06  
by George P. Fisher, Successor Trustee.

  
Notary Public:  
My Commission Expires: 04-01-06  
Residing at: Multnomah

