

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 420 N. Brand Blvd. 4th Fl
 Glendale, CA 91203
 L#:4580398

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, DAVID V. GARDNER AND MARY L. GARDNER
 was the original Trustor,
 ASPEN TITLE & ESCROW, INC
 was the original Trustee, and
 TOWN & COUNTRY MORTGAGE, INC., AN OREGON CORPORATION
 was the original Beneficiary under that certain Deed of Trust dated
 12/20/91 in KLAMATH County, Oregon, under Doc No:
 or Book M91 Page 26932

WHEREAS, the undersigned as present Beneficiary, having received full
 payment on said Deed of Trust and debt and desiring to substitute a
 new Trustee under said Deed of Trust in place and stead of said original
 Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes:
 HENRY L. BAUER, as Trustee under said Deed of Trust and directs the
 said HENRY L. BAUER to reconvey, without warranty, to the parties entitled
 thereto the estate now held by him under said Deed of Trust.

Dated: 04/04/98

CHEMICAL MORTGAGE COMPANY
 FKA THE GALBREATH MORTGAGE COMPANY

BY: Alice M. Miller
 ALICE M. MILLER ASSISTANT VICE PRESIDENT

STATE OF LOUISIANA COUNTY OF OUACHITA
 This instrument was acknowledged before me on 4-13-98
 by ALICE M. MILLER as ASSISTANT VICE PRESIDENT
 of CHEMICAL MORTGAGE COMPANY
 FKA THE GALBREATH MORTGAGE COMPANY

Betty Thomisee
 BETTY THOMISEE Lifetime Notary Public

HENRY L. BAUER, hereby accepts the foregoing appointment as Trustee under
 said Deed of Trust and as successor Trustee, pursuant to a written request.
 of the present Beneficiary and in accordance with the provisions of said
 Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled
 thereto, without warranty, the estate, title and interest now held by the
 the undersigned in and to the premises more fully described in said Deed
 of Trust.

Dated: APR 23 1998

BY: Henry L. Bauer, as Trustee
 HENRY L. BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me on APR 23 1998 by
 HENRY L. BAUER.

Lovejoy Schell
 Notary Public

CHAS3 RT 7073R



STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

Nationwide Title

on this 15th day of September A.D., 1998
 at 2:01 o'clock P. M. and duly recorded
 in Vol. M98 of Mortgages Page 33919

Bernetha G. Letsch, County Clerk

By Kathleen Ross

Fee, \$15.00

Deputy.



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