

'01 DEC 20 AM 11:10

Vol M01 Page 65070

State of Oregon, County of Klamath  
Recorded 12/20/01 11:10 a m.  
Vol M01, Pg 65070  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1

WHEN RECORDED, MAIL TO:  
Nationwide Title Clearing  
101 N. Brand #1800  
Glendale, CA 91203  
L#:11156560

mtc 54654-UB

**SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE**

WHEREAS, KEVIN CROWDER & HEATHER CROWDER  
was the original Trustor,  
**AMERITITLE**  
was the original Trustee, and  
**UNITED PANAM MORTGAGE, A DIVISION OF PAN AMERICAN BANK, FSB**  
was the original Beneficiary under that certain Deed of Trust dated  
06/21/99 in KLAMATH County, Oregon, under Doc No:  
or Book M99 Page 25610 recorded on 06/28/99  
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.

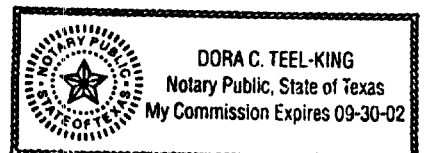
Dated: 11-20-01

**JPMORGAN CHASE BANK** formerly known as **THE CHASE MANHATTAN**  
**BANK** successor by merger to **CHASE BANK OF TEXAS, NATIONAL**  
**ASSOCIATION** (formerly known as Texas Commerce Bank, National  
Association), AS TRUSTEE & CUSTODIAN  
by **MERITECH MORTGAGE**  
their attorney-in-fact,

BY: Debie Williams  
Debie Williams Vice President

STATE OF TEXAS COUNTY OF TARRANT  
This instrument was acknowledged before me on 11-20-01  
by Debie Williams as Vice President  
of MERITECH MORTGAGE  
for JPMORGAN CHASE BANK formerly known as THE CHASE MANHATTAN  
BANK successor by merger to CHASE BANK OF TEXAS, NATIONAL  
ASSOCIATION (formerly known as Texas Commerce Bank, National  
Association), AS TRUSTEE & CUSTODIAN

Dora C. Teel-King  
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.

BY: Henry L. Bauer, as Trustee Dated: NOV 30 2001  
HENRY L. BAUER

STATE OF OREGON COUNTY OF MULTNOMAH  
This instrument was acknowledged before me on NOV 30 2001 by  
HENRY L. BAUER.

[Signature]



MERTR DE 4835D

