

State of Oregon, County of Klamath
Recorded 02/11/2002 3:05 p.m.
Vol M02, Pg 8202
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
101 N. Brand #1800
Glendale, CA 91203
L#:11184192

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, LYNNE Z MORLEY
was the original Trustor,
ASPEN TITLE & ESCROW, INC.
was the original Trustee, and
UNITED PANAM MORTGAGE
was the original Beneficiary under that certain Deed of Trust dated
11/04/99 in KLAMATH County, Oregon, under Doc No:
or Book M99 Page 44764 recorded on 11/09/99
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.

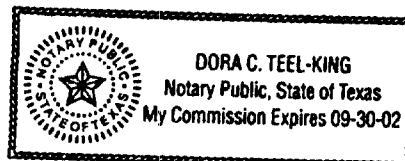
Dated: JAN 17 2002

JPMORGAN CHASE BANK fka THE CHASE MANHATTAN BANK successor
by merger to CHASE BANK OF TEXAS, N.A. (fka Texas Commerce
Bank, N.A.), as Trustee & Custodian
by MERITECH MORTGAGE
their attorney-in-fact

BY: Debie Williams Asst. Vice President
Debie Williams

STATE OF TEXAS COUNTY OF TARRANT
This instrument was acknowledged before me on JAN 17 2002
by Debie Williams as Asst. Vice President
of MERITECH MORTGAGE
for JPMORGAN CHASE BANK fka THE CHASE MANHATTAN BANK successor
by merger to CHASE BANK OF TEXAS, N.A. (fka Texas Commerce
Bank, N.A.), as Trustee & Custodian

Dora C. Teel-King
Notary Public



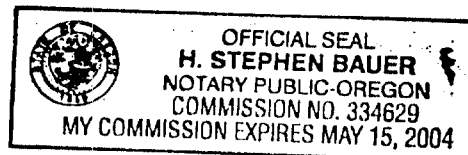
HENRY L. BAUER, hereby accepts the foregoing appointment as Trustee under
said Deed of Trust and as successor Trustee, pursuant to a written request
of the present Beneficiary and in accordance with the provisions of said
Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled
thereto, 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: JAN 31 2002
HENRY L. BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me on JAN 31 2002 by
HENRY L. BAUER.

[Signature]
Notary Public

MERTR DD 5778D Y



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