19188 Vol MO2 Page

State of Oregon, County of Klamath 

WHEN RECORDED, MAIL TO: Nationwide Title Clearing 101 N. Brand #1800 Glendale, CA 91203 L#:8000661341

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, BEVERLY M. PAYN

was the original Trustor,

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

was the original Trustee,

SUPERIOR BANK FSB

was the original Beneficiary under that certain Deed of Trust dated 05/19/00 in KLAMATH County, Oregon, under Doc #

Page 18805' recorded on 05/24/00 or Book M00 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 underigned 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: 02/22/02 SUPERIOR BANK FSB

Asst. Vice President

STATE OF NEW YORK

COUNTY OF ROCKLAND

This instrument was acknowledged before me on 02/22/02

Kenneth of Cundan

by James W. Byrnes of SUPERIOR BANK FSB

as Asst. Vice President

KENNETH J. CUNDARI NOTARY PUBLIC, State of New York - Qualified in Rockland County

No. 01CU6036528

Notary Public/Commission expires Commission Expires Jan. 31, 2006

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: MAR 2000

Mulle

HENRY L. BAUER

COUNTY OF MULTNOMAH

This instrument was acknowledged before me on

HENRY L. BAUER.

STATE OF OREGON

Notary Public

SUPRC VC

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OFFICIAL SEAL LOVEJOY SCHELL NOTARY PUBLIC-OREGON COMMISSION NO. A346298 MY COMMISSION EXPIRES JUNE 7, 2005