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State of Oregon, County of Klamath
Recorded 08/05/2002 8:34 a. m.
Vol M02, Pg 43991
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
101 N. Brand #1800
Glendale, CA 91203
L#:11911148

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, MICHAEL G CAHILL AND JOLEEN MURPHY CAHILL
was the original Trustor,
AMERITITLE

was the original Trustee, and
1-800-HOMELOAN

was the original Beneficiary under that certain Deed of Trust
dated 12/21/99 in KLAMATH County, Oregon, under Doc #
or Book M99 Page 50940' recorded on 12/28/99

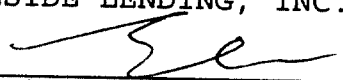
WHEREAS, the undersigned as present Beneficiary, having received
full payment on said Deed of Trust and debt and desiring to sub-
stitute a new Trustee under said Deed of Trust in place and stead
of said original Trustee thereunder. NOW, THEREFORE, the under-
signed hereby substitutes: **HENRY L. BAUER**, 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.

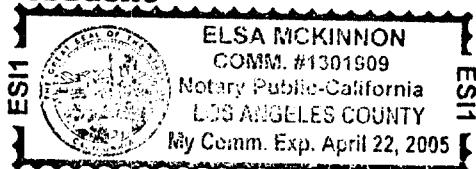
Dated: 07/16/02

HOMESIDE LENDING, INC.


BY: 
Chris Jones Vice President

STATE OF CALIFORNIA COUNTY OF LOS ANGELES
This instrument was acknowledged before me on 07/16/02
by Chris Jones as Vice President
of HOMESIDE LENDING, INC.



Elsa McKinnon
Notary Public/Commission expires 04/22/2005



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: , as Trustee Dated: JUL 24 2002
HENRY L. BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me on JUL 24 2002 by
HENRY L. BAUER.


Notary Public



 HSLRL LC 6359L Y