WHEN RECORDED, MAIL TO: Nationwide Title Clearing 101 N. Brand #1800 Glendale, CA 91203 L#:3-214-251

60064 Vol_M02_Page

State of Oregon, County of Klamath Recorded $10/22/2002 8:32 \alpha$. m. Vol M02, Pg 600 6 4 Linda Smith, County Clerk Fee \$ 26 # of Pgs 1

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SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, CONNIE WORRELL was the original Trustor, AMERITITLE was the original Trustee, and THE PROVIDENT BANK

was the original Beneficiary under that certain Deed of Trust dated

05/29/98 in KLAMATH County, Oregon, under Doc No: or Book 98 Page 18901 .
The undersigned hereby warrants that it has full right and authority to Substitute a Trustee under said Deed of Trust either as original Beneficiary, as successor in interest to the original Beneficiary, or as attorney-in-fact under a duly executed power of attorney.

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: H. STEPHEN BAUER, as Trustee under said Deed of Trust and directs the said H. STEPHEN BAUER to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust. Dated: 09/21/02

THE PROVIDENT BANK (of Cincinnati, Ohio)

BY: Jessica Rivas Authorized Officer COUNTY OF Los Angeles STATE OF California This instrument was acknowledged before me on by Jessica Rivas as Authorized of THE PROVIDENT BANK (of Cincinnati, Ohio) JIM BEASLEY JIM BEASLEY COMM. # 1209431
NOTARY PUBLIC-CALIFORNIA O LOS ANGELES COUNTY COMM. EXP. FEB. 26, 2003

Public/Commission expires 02/26/2003

H. STEPHEN 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. OCT 02 2002

LOVEJOY SCHELL NOTARY PUBLIC-OREGON COMMISSION NO. A346298 MY COMMISSION EXPIRES JUNE 7, 2005 , as Trustee H. STEPHEN BAUER

STATE OF OREGON COUNTY OF MULTNOMAH

OCT 02 2002 This instrument was acknowledged before me on H. STEPHEN BAUER.

Notary Public

OFFICIAL SEAL

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