

'02 NOV 5 AM 9:28

State of Oregon, County of Klamath
Recorded 11/05/2002 4:28 a. m.
Vol M02, Pg 63769
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683
L#:10460087

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, CHARLES F BENNETT
was the original Trustor,
FIRST AMERICAN TITLE
was the original Trustee, and
GATEWAY FINANCIAL SERVICES
was the original Beneficiary under that certain Deed of Trust
dated 08/30/01 in KLAMATH County, Oregon, under Doc #
or Book M01 Page 45415/ recorded on 09/06/01
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: **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: 10/14/02
HOMESIDE LENDING, INC.

BY: [Signature]
Urban Roman Vice President

STATE OF CALIFORNIA COUNTY OF LOS ANGELES
This instrument was acknowledged before me on 10/14/02
by Urban Roman as Vice President
of HOMESIDE LENDING, INC.

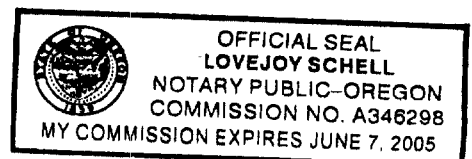
[Signature]
Jim Beasley
Notary Public/Commission expires 02/26/2003



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.

BY: [Signature], as Trustee Dated: OCT 22 2002
H. STEPHEN BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on OCT 22 2002 by H. STEPHEN BAUER.



[Signature]
Notary Public

HSLRL AT 8354A Y