

'02 NOV 27 AM9:22

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State of Oregon, County of Klamath
Recorded 11/27/2002 9:22 a m.
Vol M02, Pg 68931
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683
L#:1692018100

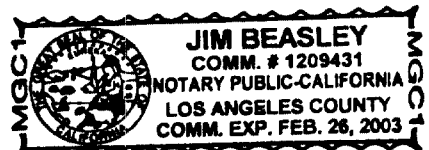
SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, GARY T CHEYNE AND DENISE L CHEYNE
was the original Trustor,
AMERITITLE
was the original Trustee, and
FIRST PACIFIC MORTGAGE COMPANY, INC.
was the original Beneficiary under that certain Deed of Trust
dated 01/22/02 in KLAMATH County, Oregon, under Doc #
or Book M02 Page 05396' recorded on 01/28/02
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: 10/31/02
FLAGSTAR BANK, FSB

BY: Star Hillman Vice President

STATE OF CALIFORNIA COUNTY OF LOS ANGELES
This instrument was acknowledged before me on 10/31/02
by Star Hillman as Vice President
of FLAGSTAR BANK, FSB

Jim Beasley
Notary Public/Commission expires 02/26/2003

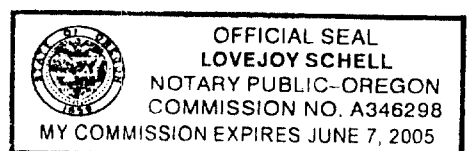


H. Stephen Bauer, hereby accepts the foregoing appointment as Trustee
under said Deed of Trust and as successor Trustee, pursuant to the
written request of the present Beneficiary and in accordance with the
provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or
persons legally entitled 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: H. Stephen Bauer, as Trustee Dated: NOV 06 2002

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on NOV 06 2002 by H. Stephen Bauer.

Lovejoy Schell
Notary Public



CHAS5 JS 34939 CS