

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683
L#:3-084-274

Vol M02 Page 69610

State of Oregon, County of Klamath
Recorded 11/29/2002 8:28 a.m.
Vol M02, Pg 69610
Linda Smith, County Clerk
Fee \$ 26 # of Pgs 1

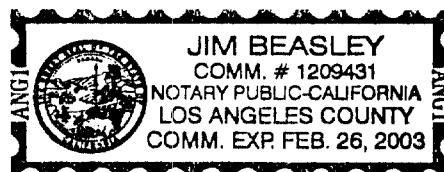
SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, SANDRA A FALK
was the original Trustor,
AMERITITLE COMPANY
was the original Trustee, and
THE PROVIDENT BANK, INC.
was the original Beneficiary under that certain Deed of Trust dated
05/07/97 in KLAMATH County, Oregon, under Doc No:37756
or Book M97 Page 14980
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: 11/02/02
THE PROVIDENT BANK, INC.

BY: [Signature]
Jessica Rivas Authorized Officer

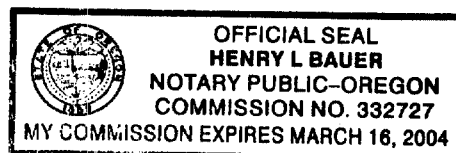
STATE OF California COUNTY OF Los Angeles
This instrument was acknowledged before me on 11/02/02
by Jessica Rivas as Authorized Officer
of THE PROVIDENT BANK, INC.

[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.
Dated: NOV 12 2002

BY: [Signature], as Trustee
H. STEPHEN BAUER



STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me on NOV 12 2002 by
H. STEPHEN BAUER.

[Signature]
Notary Public