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State of Oregon, County of Klamath
Recorded 01/07/2003 9:41 a m.
Vol M03 Pg 00928
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#:14211214

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, DARREN L COOPER AND DONNA R COOPER
was the original Trustor,
ASPEN TITLE AND ESCROW
was the original Trustee, and
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
was the original Beneficiary under that certain Deed of Trust
dated 07/03/01 in KLAMATH County, Oregon, under Doc #
or Book M01 Page 34229 recorded on 07/13/01
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: 11/12/02
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE
FOR HOMESIDE LENDING, INC.

BY: [Signature]
Elsa McKinnon Vice President

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on 11/12/02
by Elsa McKinnon as Vice President
of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE
FOR HOMESIDE LENDING, INC.

[Signature]
Dawn E. Czuban

Notary Public/Commission expires 02/14/2006



Dawn E. Czuban
MY COMMISSION # DD091515 EXPIRES
February 14, 2006
BONDED THRU TROY FAIN INSURANCE, INC.

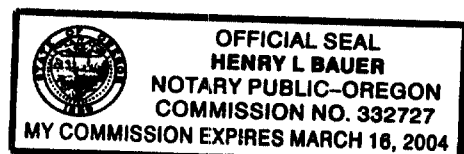
H. Stephen Bauer, hereby accepts the foregoing appointment as Trustee
under said Deed of Trust and as successor Trustee, pursuant to a
written request of the present Beneficiary and in accordance with the
provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or
persons legally entitled thereto, 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: DEC 02 2002
H. Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me

on DEC 02 2002 by H. Stephen Bauer.

[Signature]
Notary Public



HSLRL SO 9702S EG