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State of Oregon, County of Klamath
Recorded 01/16/2003 8:52 a.m.
Vol M03 Pg 02984
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#:1975023200

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, WILBERT SKINNER & RELIA SKINNER
was the original Trustor,
PACIFIC NORTHWEST TITLE OF OREGON, INC.
was the original Trustee, and
MORTGAGE MARKET, INC.

was the original Beneficiary under that certain Deed of Trust
dated 04/19/00 in KLAMATH County, Oregon, under Doc #
or Book M00 Page 14474 recorded on 04/26/00

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: 11/19/02

CHASE MANHATTAN MORTGAGE CORPORATION

BY: 

Angela Martinez

Vice President

STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

This instrument was acknowledged before me on 11/19/02
by Angela Martinez as Vice President
of CHASE MANHATTAN MORTGAGE CORPORATION


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: 

H. Stephen Bauer

Dated:

NOV 29 2002


STATE OF OREGON

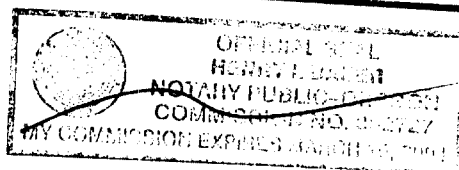
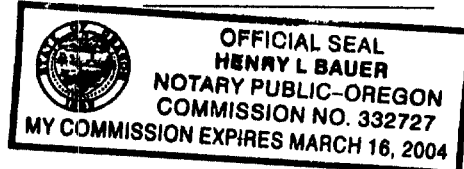
COUNTY OF MULTNOMAH

This instrument was acknowledged before me

on NOV 29 2002

by H. Stephen Bauer.


Notary Public



CHAS5 LL 35690 Y