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State of Oregon, County of Klamath
 Recorded 01/21/2003 9:46a m.
 Vol M03 Pg 03484
 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#:1567214160

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, PATRICK G. GREGORY & MARIE A GREGORY
 was the original Trustor,
DOUGLAS E MILES

was the original Trustee, and

TEMPLE-INLAND MORTGAGE CORP

was the original Beneficiary under that certain Deed of Trust
 dated 02/21/98 in KLAMATH County, Oregon, under Doc #
 54153 or Book M98 Page 7154 ' recorded on 03/05/98

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: 11/22/02

CHASE MANHATTAN MORTGAGE CORPORATION

BY: Angela Martinez Vice President

STATE OF CALIFORNIA COUNTY OF LOS ANGELES
 This instrument was acknowledged before me on 11/22/02
 by Angela Martinez as Vice President
 of CHASE MANHATTAN MORTGAGE CORPORATION

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

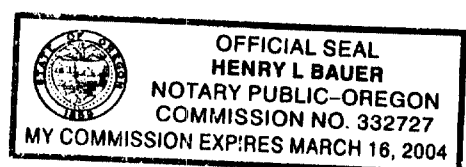


H. Stephen Bauer, hereby accepts the foregoing appointment as Trustee
 under said Deed of Trust and as successor Trustee, pursuant to a
 written request of the present Beneficiary and in accordance with the
 provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or
 persons legally entitled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

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on DEC 02 2002 by H. Stephen Bauer.

Notary Public



CHAS5 QT 35773 VT