

MTC 1396-4765

State of Oregon, County of Klamath
Recorded 03/12/2003 3:02 p.m.
Vol M03 Pg 15009
Linda Smith, County Clerk
Fee \$ 76 # of Pgs 1

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683
L#:11072014

AMERITITLE has recorded this
instrument by request as an accomodation only,
and has not examined it for regularity and sufficiency
or as to its effect upon the title to any real property
that may be described therein.

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, ROBIN SCHWARTZ AND MARIBETH SCHWARTZ
was the original Trustor,
FIRST AMERICAN TITLE INSURANCE COMPANY
was the original Trustee, and
POLARIS MORTGAGE ASSOCIATES, ADO PROVIDENT FUNDING ASC L.P.
was the original Beneficiary under that certain Deed of Trust dated
12/01/98 in KLAMATH County, Oregon, under Doc No:71212
or Book M98 Page 45127 recorded on 12/10/98
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.

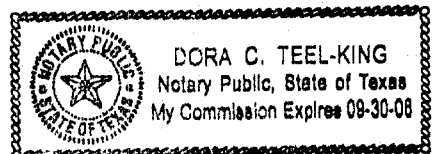
Dated: 01/06/03

JPMORGAN CHASE BANK fka THE CHASE MANHATTAN BANK successor
by merger to CHASE BANK OF TEXAS, N.A. (fka Texas Commerce
Bank, N.A.), as Trustee & Custodian
by SAXON MORTGAGE SERVICES, INC. f/k/a
MERITECH MORTGAGE SERVICES, INC. (current owner and holder)
their attorney-in-fact

BY: Melissa Books Asst Vice President

STATE OF TEXAS COUNTY OF TARRANT
This instrument was acknowledged before me on 01/06/03
by Melissa Books as Asst Vice President
of SAXON MORTGAGE SERVICES, INC. f/k/a
MERITECH MORTGAGE SERVICES, INC. (current owner and
for JPMORGAN CHASE BANK fka THE CHASE MANHATTAN BANK successor
by merger to CHASE BANK OF TEXAS, N.A. (fka Texas Commerce
Bank, N.A.), as Trustee & Custodian

Dora C. Teel-King
Notary Public



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: FEB 7 2003

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on FEB 7 2003 by H. Stephen Bauer.

[Signature]
Notary Public

