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State of Oregon, County of Klamath
 Recorded 04/08/2003 12:39 p.m.
 Vol M03 Pg 21777
 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#:1692886354

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, BARBARA A GJERTSEN
 was the original Trustor,
FIRST AMERICAN TITLE
 was the original Trustee, and
ABN AMRO MORTGAE GROUP, INC.
 was the original Beneficiary under that certain Deed of Trust
 dated 09/27/01 in KLAMATH County, Oregon, under Doc #
 or Book M01 Page 50486 recorded on 10/02/01

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: 03/20/03

ABN AMRO MORTGAGE GROUP F/K/A STANDARD FEDERAL BANK

BY: [Signature] Vice President
Elsa McKinnon

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on 03/20/03
 by Elsa McKinnon as Vice President
 of ABN AMRO MORTGAGE GROUP

[Signature]
 Milagros Martinez
 Notary Public/Commission expires 12/16/2006



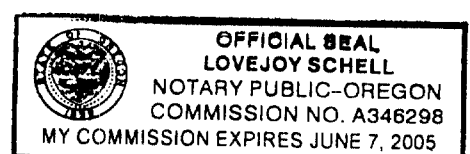
Milagros Martinez
 Notary Public, State of Florida
 My Commission Exp. Dec. 16, 2006
 # DD172228
 Bonded through
 Florida Notary Assn., Inc.

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: MAR 27 2003
H. Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on MAR 27 2003 by H. Stephen Bauer.

[Signature]
 Notary Public



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