

'03 APR 10 AM 11:51

State of Oregon, County of Klamath
 Recorded 04/10/2003 11:51 A m.
 Vol M03 Pg 22581
 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#:1004011890

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, YVONNE L MAFFEY
 was the original Trustor,
 FIRST AMERICAN TITLE INSURANCE
 was the original Trustee, and
 FIRST FRANKLIN FINANCIAL CORPORATION
 was the original Beneficiary under that certain Deed of Trust
 dated 08/02/00 in KLAMATH County, Oregon, under Doc #
 or Book M00 Page 30318 recorded on 08/18/00
 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.

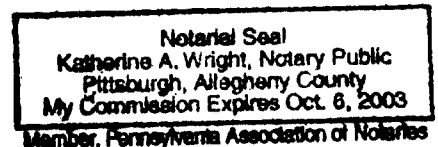
Dated: 02/20/03

FIRST FRANKLIN FINANCIAL CORPORATION

BY: Christine L. DePaolo Officer

STATE OF Pennsylvania COUNTY OF Allegheny
 This instrument was acknowledged before me on 02/20/03
 by Christine L. DePaolo as Officer
 of FIRST FRANKLIN FINANCIAL CORPORATION

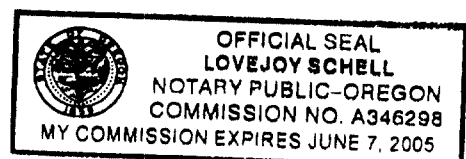
Katherine A. Wright
 KATHERINE A. WRIGHT
 Notary Public/Commission expires 10/06/2003



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: MAR 18 2003

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on MAR 18 2003 by H. Stephen Bauer.



Lovejoy Schell
 Notary Public

ACCRL CS 1191C Y

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