24366 Vol M03 Page

State of Oregon, County of Klamath Recorded 04/17/2003 8:56 Am. Vol M03 Pg _ 24366 Linda Smith, County Clerk Fee \$ 26 # of Pgs

WHEN RECORDED, MAIL TO: Nationwide Title Clearing 2100 Alt 19 North Palm Harbor, FL 34683 L#:1988544240

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, JAMES E TODDY AND VALINE E TODDY

was the original Trustor,

PACIFIC CASCADES FINANCIAL INC was the original Trustee, and

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

was the original Beneficiary under that certain Deed of Trust County, Oregon, under Doc # dated 05/18/01 in KLAMATH

or Book M01 Page 23714 recorded on 05/23/01 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 underigned 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: 03/21/03

CHASE MORTGAGE COMPANY

BY: Elsa McKinnon

Vice President

STATE OF FLORIDA COUNTY OF PINELLAS This instrument was acknowledged before me on 03/21/03 by Elsa McKinnon as Vice President

of CHASE MORTGAGE COMPANY

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.

_, as Trustee Dated: H. Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH This instrument was acknowledged before me

APR 0 1 2003 by H. Stephen Bauer. on

Notary Public

OFFICIAL SEAL HENRY LEAUSH NOTARY PUBLIC-OREGON COMMISSION NO. 332727 MY COMMISSION EXPIRES MARCH 16, 2004

APR 0 1 2003