

State of Oregon, County of Klamath
 Recorded 04/23/2003 10:57 a m.
 Vol M03 Pg 25991
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

40264

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#:1002000160

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, HENRY W LESTER AND KAREN D LESTER
 was the original Trustor,
ASPEN TITLE
 was the original Trustee, and
INDYMAC MORTGAGE HOLDINGS, INC.
 was the original Beneficiary under that certain Deed of Trust
 dated 10/29/99 in KLAMATH County, Oregon, under Doc #
 or Book M99 Page 44126, recorded on 11/04/99
 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: 03/29/03

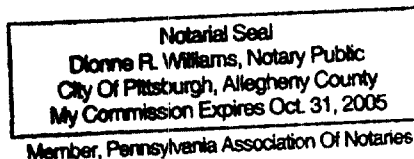
NATIONAL CITY HOME LOAN SERVICES FKA ALTEGRA CREDIT COMPANY

BY: Christine L. DePaolo
 Christine L. DePaolo Officer

STATE OF PENNSYLVANIA COUNTY OF ALLEGHENY
 This instrument was acknowledged before me on 03/29/03
 by Christine L. DePaolo as Officer

OF NATIONAL CITY HOME LOAN SERVICES

Dionne R. Williams
 Dionne R. Williams
 Notary Public/Commission expires 10/31/2005



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: APR 19 2003

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

on APR 19 2003 by H. Stephen Bauer.

[Signature]
 Notary Public

