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State of Oregon, County of Klamath
 Recorded 06/17/2003 9:13 a. m.
 Vol M03 Pg 41245
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

47614

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#:674523

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, MICHAEL T CROUNSE & DEBRA J CROUNSE
 was the original Trustor,
 MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY
 was the original Trustee, and
 MOUNTAIN STATES MORTGAGE CENTERS INC
 was the original Beneficiary under that certain Deed of Trust
 dated 09/08/93 in KLAMATH County, Oregon, under Doc #
 68545 or Book M93 Page 24568' recorded on 09/23/93
 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: 06/02/03
 MATRIX FINANCIAL SERVICES CORPORATION

BY: [Signature]
 Elsa McKinnon Vice President

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on 06/02/03
 by Elsa McKinnon as Vice President
 of MATRIX FINANCIAL SERVICES CORPORATION

[Signature]
 Steven Rogers
 Notary Public/Commission expires 01/08/2007

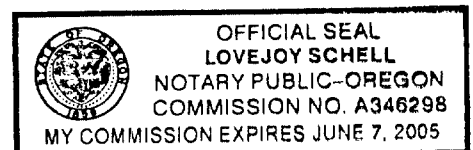


STEVEN ROGERS
 Notary Public, State of Florida
 My Commission Exp. Jan. 8, 2007
 #000176150
 Bonded through
 Florida Notary Assn., Inc.

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: JUN 13 2003
 H. Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on JUN 13 2003 by H. Stephen Bauer.



[Signature]
 Notary Public

MF SRC SW 540SW MP