

**State of Oregon, County of Klamath**  
Recorded 06/26/2003 9:59 a m.  
Vol M03 Pg 43824  
Linda Smith, County Clerk  
Fee \$ 26<sup>00</sup> # of Pgs 1

- 48291

WHEN RECORDED, MAIL TO:  
Nationwide Title Clearing  
2100 Alt 19 North  
Palm Harbor, FL 34683  
L#:0002473643

## SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, DEBRA A DURAN  
was the original Trustor,  
STEWART TITLE GUARANTEE, INC  
was the original Trustee, and  
MBNA AMERICA BANK

was the original Beneficiary under that certain Deed of Trust  
dated 03/31/99 in KLAMATH County, Oregon, under Doc #  
or Book M99 Page 18484 recorded on 05/12/99

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 undersigned 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: 06/11/03**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Nominee  
for Household Finance Corporation


BY: Elsa McKinnon Asst. Secretary

STATE OF Florida COUNTY OF Pinellas  
This instrument was acknowledged before me on 06/11/03  
by Elsa McKinnon as Asst. Secretary  
of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE  
FOR HOUSEHOLD FINANCE CORPORATION STEVEN ROGER

Steven Rogers  
Notary Public/Commission expires 01/08/2007


**STEVEN ROGERS**  
Notary Public, State of Florida  
My Commission Exp. Jan. 8, 2007  
# DD0176150  
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: , as Trustee Dated: JUN 23 2003  
H. Stephen Bauer

STATE OF OREGON                      COUNTY OF MULTNOMAH  
This instrument was acknowledged before me  
on        **JUN 23 2003**        by H. Stephen Bauer.

\_\_\_\_\_  
Notary Public



OFFICIAL SEAL  
 LOVEJOY SCHELL  
 NOTARY PUBLIC-OREGON  
 COMMISSION NO. A346298  
 MY COMMISSION EXPIRES JUNE 7, 2005