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State of Oregon, County of Klamath Recorded 08/1/2003 9:44 A m Vol M03 Pg 54778 Linda Smith, County Clerk Fee \$ 262 # of Pgs /

52957

WHEN RECORDED, MAIL TO: Nationwide Title Clearing () 2100 Alt 19 North Palm Harbor, FL 34683 L#:19553364

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, PAUL M RITTER AND CAROL S RITTER was the original Trustor,

FIRST AMERICAN TITLE INSURANCE COMPANY

was the original Trustee, and

POLARIS MTG ASSOC, A DIV. OF PROVIDENT FUNDING ASSOC. LP was the original Beneficiary under that certain Deed of Trust dated 07/14/99 in KLAMATH County, Oregon, under Doc #

or Book M99 Page 28662, recorded on 07/19/99 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: 07/21/03

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. As Nominee for HomeSide Lending, Inc.

STATE OF FLORIDA COUNTY OF PINELLAS

This instrument was acknowledged before me on 07/21/03

by Danielle Brosnan as Asst. Vice President

of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE

FOR HOMESIDE LENGING, INC.

Milagros Martinez/ Notary Public/Commission expires 12/16/2006 Milagros Mertinez
Notary Public, State of Ploride
My Commission Exp. Dec.16, 2008
DD172226
Bonded through
Florida Notary Asan., 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:	B	, as Trustee	Dated:	JUL 3 0 2003	
H.	Stephen Bauer			,	

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

on ____JUL 3 0 2003 by H. Stephen Bauer.

Notary Public

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