

State of Oregon, County of Klamath
 Recorded 08/06/2003 8:11 a. m
 Vol M03 Pg 56364
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

53853

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#:374545

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, ELISSA C NEELY
 was the original Trustor,
 TRANSAMERICA TITLE INSURANCE COMPANY
 was the original Trustee, and
 UNITED STATES NATIONAL BANK OF OREGON
 was the original Beneficiary under that certain Deed of Trust
 dated 05/20/77 in KLAMATH County, Oregon, under Doc #
 30078 or Book M77 Page 9064 recorded on 05/25/77
 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: 04/02/03
 MATRIX FINANCIAL SERVICES CORPORATION

BY: [Signature]
 Elsa McKinnon Vice President



STEVEN ROGERS
 Notary Public, State of Florida
 My Commission Exp. Jan. 8, 2007
 # DD0176150
 Bonded through
 Florida Notary Assn., Inc.

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on 04/02/03
 by Elsa McKinnon as Vice President
 of MATRIX FINANCIAL SERVICES CORPORATION

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



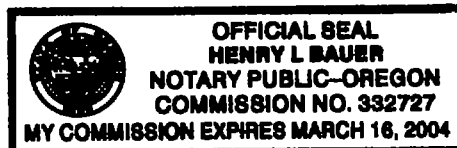
Milagros Martinez
 Notary Public, State of Florida
 My Commission Exp. Dec. 16, 2006
 # DD172228
 Bonded through
 Florida Notary Assn., Inc.

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.

BY: [Signature], as Trustee Dated: AUG 4 2003
 H. Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on AUG 4 2003 by H. Stephen Bauer.

[Signature]
 Notary Public



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21/5/20 ret: Suiter, Dale