

'03 AUG 15 AM 11:56

State of Oregon, County of Klamath
 Recorded 08/15/2003 11:56 AM
 Vol M03 Pg 59570
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

55187

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#:12617341

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, RICHARD C FORD AND CAROLYN P FORD
 was the original Trustor,
 FIRST AMERICAN TITLE INSURANCE COMPNY OF OREGON
 was the original Trustee, and
 DIRECTORS MORTGAGE LOAN CORPORATION
 was the original Beneficiary under that certain Deed of Trust
 dated 03/22/94 in KLAMATH County, Oregon, under Doc #
 78271 or Book M94 Page 9316 recorded on 03/30/94
 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: 07/31/03
 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. As Nominee
 for HomeSide Lending, Inc.

BY: [Signature]
 Danielle Brosnan Asst. Vice President

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on 07/31/03
 by Danielle Brosnan as Asst. Vice President
 of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE
 FOR HOMESIDE LENDING, INC.

[Signature]
 Milagros Martinez
 Notary Public/Commission expires 12/16/2006



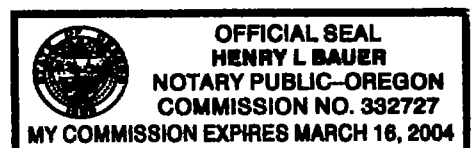
Milagros Martinez
 Notary Public, State of Florida
 My Commission Exp. Dec. 16, 2006
 # DD172228
 Bonded through
 Florida Notary Assn., Inc.

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 09 2003
 H. Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on AUG 09 2003 by H. Stephen Bauer.

[Signature]
 Notary Public



91
 35
 96