

State of Oregon, County of Klamath
 Recorded 08/22/2003 10:36 a m
 Vol M03 Pg 61469
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

5547

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#:11454962

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, THOMAS FOGARTY
 was the original Trustor,
 FIRST AMERICAN TITLE
 was the original Trustee, and
 AMERICA'S MONEYLINE, INC.
 was the original Beneficiary under that certain Deed of Trust
 dated 03/06/02 in KLAMATH County, Oregon, under Doc #
 or Book M02 Page 15738 recorded on 03/18/02
 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: 07/25/03
 AMERICA'S MONEYLINE, INC.

BY: Elsa McKinnon Asst. Vice President

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on 07/25/03
 by Elsa McKinnon as Asst. Vice President
 of Saxon Mortgage Services, Inc.

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

STEVEN ROGERS
 Notary Public, State of Florida
 My Commission Exp. Jan. 8, 2007
 # DD0178150
 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 undersigned in and to the premises
 more fully described in said Deed of Trust.

BY: H. Stephen Bauer, as Trustee Dated: AUG 18 2003

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on AUG 18 2003 by H. Stephen Bauer.

[Signature]
 Notary Public

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