

03 OCT 21 8:18

Vol M03 Page 78041

State of Oregon, County of Klamath
Recorded 10/21/03 8:18 a.m.
Vol M03 Pg 78041
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

64194

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683
L#:1693843460

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, MICHAEL DAENZER
was the original Trustor,

was the original Trustee, and
QFUND FINANCIAL, INC. DBA QUALFUND LENDING
was the original Beneficiary under that certain Deed of Trust
dated 03/07/02 in KLAMATH County, Oregon, under Doc #
or Book M02 Page 15646 recorded on 03/14/02

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: 10/07/03

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY:

Elsa McKinnon

Vice President

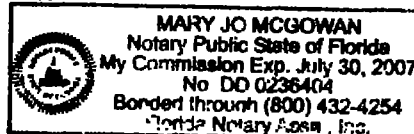
STATE OF FLORIDA

COUNTY OF PINELLAS

This instrument was acknowledged before me on 10/07/03
by Elsa McKinnon as Vice President
of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Mary Jo McGowan

Notary Public/Commission expires 07/30/2007



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:

H. Stephen Bauer

, as Trustee

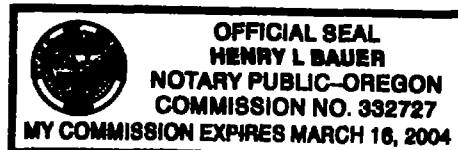
Dated: OCT 16 2003

STATE OF OREGON

COUNTY OF MULTNOMAH

This instrument was acknowledged before me

on OCT 16 2003 by H. Stephen Bauer.



Notary Public

CHAS5 HE 56951 WS X