

03 OCT 28 08:11

State of Oregon, County of Klamath  
 Recorded 10/28/03 8:11a m  
 Vol M03 Pg 79703  
 Linda Smith, County Clerk  
 Fee \$ 26.00 # of Pgs 1

04.70

WHEN RECORDED, MAIL TO:  
 Nationwide Title Clearing  
 2100 Alt 19 North  
 Palm Harbor, FL 34683  
 L#:1692886605

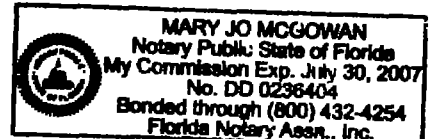
## SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, SHEILA HOWARD  
 was the original Trustor,  
 AMERITITLE  
 was the original Trustee, and  
 ABN AMRO MORTGAGE GROUP, INC.  
 was the original Beneficiary under that certain Deed of Trust  
 dated 09/27/01 in KLAMATH County, Oregon, under Doc #  
 or Book M01 Page 49525, recorded on 09/28/01  
 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: 10/09/03  
 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY: [Signature]  
 Elsa McKinnon Vice President

STATE OF FLORIDA COUNTY OF PINELLAS  
 This instrument was acknowledged before me on 10/09/03  
 by Elsa McKinnon as Vice President  
 of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

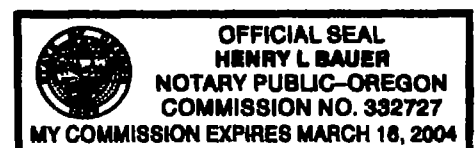
Mary Jo McGowan  
 Notary Public Commission expires 07/30/2007



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: [Signature], as Trustee Dated: OCT 22 2003  
 H. Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH  
 This instrument was acknowledged before me  
OCT 22 2003  
 on \_\_\_\_\_ by H. Stephen Bauer.



[Signature]  
 Notary Public