

03 OCT 28 #48:11

State of Oregon, County of Klamath
 Recorded 10/28/03 8:11 a. m
 Vol M03 Pg 79707
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

54.74

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#:1936127115

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, TODD STEWART AND JODIE STEWART
 was the original Trustor,
 FIRST AMERICAN TITLE CO
 was the original Trustee, and
 HOME CAPITAL INC
 was the original Beneficiary under that certain Deed of Trust
 dated 08/30/02 in KLAMATH County, Oregon, under Doc #
 or Book M02 Page 50625, recorded on 09/05/02
 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.

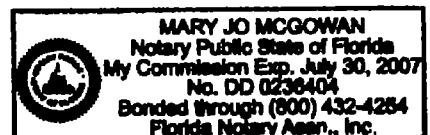
Dated: 10/11/03

CHASE MANHATTAN MORTGAGE CORPORATION

BY: Steve Rogers Vice President

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on 10/11/03
 by Steve Rogers as Vice President
 of CHASE MANHATTAN MORTGAGE CORPORATION

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 22 2003

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



[Signature]
 Notary Public