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State of Oregon, County of Klamath Recorded 11/12/03 9:47@ Vol M03 Pg 936/9 Linda Smith, County Clerk Fee \$ 2/,00 # of Pgs /

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WHEN RECORDED, MAIL TO: Nationwide Title Clearing 2100 Alt. 19 North Palm Harbor, FL 34683 L#: 3017055678

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, BRYAN S CARPENTER AND GAIL E CARPENTER was the original Trustor, CHICAGO TITLE INSURANCE COMPANY was the FIRST FRANKLIN FINANCIAL CORPORATION original Trustee, and was the original Beneficiary under that certain Deed of Trust dated 09/13/1996 Clamath County, Oregon, under Doc # 25327 or Book M96 Page 29719 recorded on 09/19/1996 . 11/13/1996 B: M96 P: 35723 INSTR: 28239 WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the underigned 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: 10/30/2003 INDYMAC BANK, FSB SUCC IN INT TO FIRST FRANKLIN FINANCIAL

ASSISTANT VICE PRESIDENT SUSAN STRAATMANN

STATE OF FLORIDA COUNTY OF Pinellas This instrument was acknowledged before me on 10/30/2003 by SUSAN STRAATMANN as ASSISTANT VICE PRESIDENT of INDYMAC BANK, FSB SUCC IN INT TO FIRST FRANKLIN FINANCIAL STEVEN ROGERS Notary Public, State of Florida fly Commission Exp. Jan.8, 2007 / # DD0176150 Bonded through Florida Notary Assn., Inc

STEVEN ROGERS Public/Commission expires 01/08/2007

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.

Dated: NOV 6 2003 _, as Trustee

H.Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH This instrument was acknowledged before me

2003 _ by H.Stephen Bauer

OFFICIAL SEAL LOVEJOY SCHELL NOTARY PUBLIC-OREGON COMMISSION NO. A346298 MY COMMISSION EXPIRES JUNE 7, 2005

My Comm

Notary Public

IMBRC 15498 MDG2727