State of Oregon, County of Klamath Recorded 11/25/03 8:5/a m Vol M03 Pg 865 77 Linda Smith, County Clerk
Fee \$ 2/000 # of Pgs

68021

WHEN RECORDED, MAIL TO: Nationwide Title Clearing 2100 Alt 19 North Palm Harbor, FL 34683 L#:0011179326

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, PAUL R STEWART AND SUZANNE J STEWART was the original Trustor, FIRST AMERICAN TITLE

was the original Trustee, and

SAXON MORTGAGE, INC. was the original Beneficiary under that certain Deed of Trust dated 12/17/99 in KLAMATH ATH County, Oregon, under Doc No: Page 50786 recorded on 12/28/99 or Book M99 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 undersigned 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: 11/17/03

JPMORGAN CHASE BANK fka THE CHASE MANHATTAN BANK SUCCESSOR by merger to CHASE BANK OF TEXAS, N.A. (fka Texas Commerce Bank, N.A), as Trustee & Custodian by SAXON MORTGAGE SERVICES, INC. f/k/a

MERITECH MORTGAGE SERVICES, INC.

their attorney-in-fact

BY:

Elsa McKinnon

Asst. Vice President

COUNTY OF PINELLAS STATE OF FLORIDA This instrument was acknowledged before me on 11/17/03 as Asst. Vice President by Elsa McKinnon of SAXON MORTGAGE SERVICES, INC. f/k/a MERITECH MORTGAGE SERVICES, INC.

for JPMORGAN CHASE BANK fka THE CHASE MANHATTAN BANK successor by merger to CHASE BANK OF TEXAS, N.A. (fka Texas Commerce Bank, N.A), as Trustee & Custodian

Steven Rogers

Notary Public

STEVEN ROGERS ry Public, State of Fi minister Exp. Jan. 5 # 000176150 m.8, 2007 Bonded through Florida Notary Asen., Inc.

H. StepMen 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.

_, as Trustee

H. Stephen Bauer

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

NOV 2 1 2003 by H. Stephen Bauer.

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

Dated: <u>NOV 2 1 2003</u>

Notary Public