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State of Oregon, County of Klamath
 Recorded 01/13/2004 9:33a m
 Vol M04 Pg 1784
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

70188

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#:1988488182

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, LILLIAN I OSTRANDER
 was the original Trustor,
 PACIFIC CASCADES FINANCIAL, INC.
 was the original Trustee, and
 KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION
 was the original Beneficiary under that certain Deed of Trust
 dated 04/23/01 in KLAMATH County, Oregon, under Doc #
 or Book M01 Page 17961' recorded on 04/23/01

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.

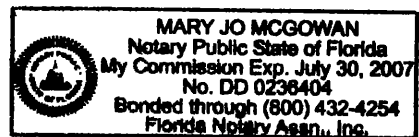
Dated: 12/18/03

CHASE MANHATTAN MORTGAGE CORPORATION SUCCESSOR BY MERGER
 WITH CHASE MORTGAGE COMPANY

BY: Steve Rogers Vice President

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on 12/18/03
 by Steve Rogers as Vice President
 of CHASE MANHATTAN MORTGAGE CORPORATION

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

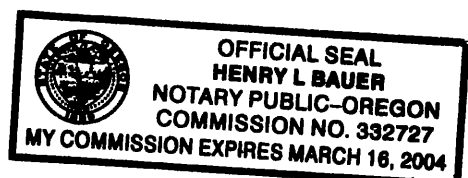


H. Stephen Bauer, hereby accepts the foregoing appointment as Trustee
 under said Deed of Trust and as successor Trustee, pursuant to a
 written request of the present Beneficiary and in accordance with the
 provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or
 persons legally entitled 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: JAN 06 2004

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on JAN 06 2004 by H. Stephen Bauer.

[Signature]
 Notary Public



CHAS5 KC 60622 KH