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Vol M04 Page 01787

State of Oregon, County of Klamath
Recorded 01/13/2004 9:33 a m
Vol M04 Pg 1787
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

70185

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: 1002275004

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, ROBERT J BABIRACKI & LAURIE D BABIRACKI was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY was the original Trustee, and INDYMAC BANK, FSB was the original Beneficiary under that certain Deed of Trust dated 04/24/2002 in Klamath County, Oregon, under Doc # or Book M02 Page 25217 recorded on 04/29/2002 .

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: 12/22/2003
INDYMAC BANK, F.S.B.

BY: SUSAN STRAATMANN ASSISTANT VICE PRESIDENT

STATE OF FLORIDA COUNTY OF Pinellas
This instrument was acknowledged before me on 12/22/2003
by SUSAN STRAATMANN as ASSISTANT VICE PRESIDENT of INDYMAC BANK, F.S.B.

STEVEN ROGERS
Notary Public/Commission expires 01/08/2007



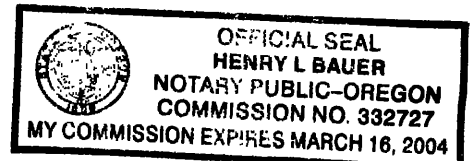
Notary Public, State of Florida
My Commission Exp. Jan. 8, 2007
DD0176150
Bonded through
Florida Notary Assn., Inc.

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

Notary Public



IMBRC 31737 KST6592