

'04 JAN 20 AMB:10

70664

State of Oregon, County of Klamath
 Recorded 01/20/2004 8:10 a. m
 Vol M04 Pg 3168
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#:0011153295

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, PEGGY J. RICHARDS & CRAIG E. RICHARDS

was the original Trustor,

AMERITITLE

was the original Trustee, and

UNITED PANAM MORTGAGE, A DIV OF PAN AMERICAN BANK, FSB

was the original Beneficiary under that certain Deed of Trust dated 08/27/99 in KLAMATH County, Oregon, under Doc No:

or Book M99 Page 35813' recorded on 09/07/99

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: 01/05/04

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

STATE OF FLORIDA

COUNTY OF PINELLAS

This instrument was acknowledged before me on 01/05/04

by Elsa McKinnon as Asst. Vice President

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
 Notary Public, State of Florida
 My Commission Exp. Jan. 8, 2007
 # DD0178150
 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 14 2004

STATE OF OREGON

COUNTY OF MULTNOMAH

This instrument was acknowledged before me

on JAN 14 2004 by H. Stephen Bauer.