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Vol M04 Page 04870

State of Oregon, County of Klamath  
Recorded 01/27/2004 8:23a m  
Vol M04 Pg 4870  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

- 71136

WHEN RECORDED, MAIL TO:  
Nationwide Title Clearing  
2100 Alt 19 North  
Palm Harbor, FL 34683  
L#:1967052349

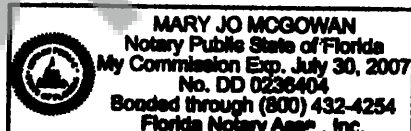
**SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE**

WHEREAS, RICHARD RONAN AND SUSAN RONAN  
was the original Trustor,  
FIRST AMERICAN TITLE  
was the original Trustee, and  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
was the original Beneficiary under that certain Deed of Trust  
dated 04/11/03 in KLAMATH County, Oregon, under Doc #  
or Book M03 Page 25780 / recorded on 04/22/03  
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: 01/14/04  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY: Elsa McKinnon Vice President

STATE OF FLORIDA COUNTY OF PINELLAS  
This instrument was acknowledged before me on 01/14/04  
by Elsa McKinnon as Vice President  
of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

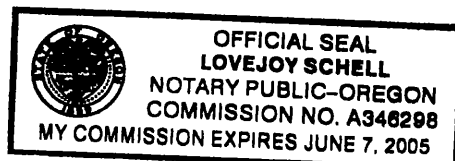
Mary Jo McGowan  
Notary Public/Commission expires 07/30/2007



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 22 2004

STATE OF OREGON COUNTY OF MULTNOMAH  
This instrument was acknowledged before me  
on JAN 22 2004 by H. Stephen Bauer.



Notary Public