'04 JAN 27 AH8:23 '

State of Oregon, County of Klamath Recorded 01/27/2004 8:23 a. Vol M04 Pg 487/ Linda Smith, County Clerk Fee \$ 2600 # of Pgs 71137

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WHEN RECORDED, MAIL TO: Nationwide Title Clearing 2100 Alt 19 North Palm Harbor, FL 34683 L#:1988648020

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, PATRICK L GALLAGHER 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 07/16/01 in KLAMATH County, Oregon, under Doc #
or Book M01 Page 36501 / recorded on 07/24/01

or Book M01 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: 01/14/04 CHASE MANHATTAN MORTGAGE CORPORATION SUCCESSOR BY MERGER WITH CHASE MORTGAGE COMPANY

BY: Vice President Steve Rogers COUNTY OF PINELLAS STATE OF FLORIDA

This instrument was acknowledged before me on 01/14/04 as Vice President by Steve Rogers as 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.

, as Trustee Dated: **JAN 2 2 2004** H. Stephen Bauer

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

___ by H. Stephen Bauer. on JAN 2 2 2004

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

MARY JO MCGOWAN Notary Public State of Florida My Commission Exp. July 30, 2007 No. DD 0236404

Bonded through (800) 432-4254 Florida Notary Asse, Inc.

Notary Public