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Vol M04 Page 04871

State of Oregon, County of Klamath
Recorded 01/27/2004 8:23a m
Vol M04 Pg 4871
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

71137

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

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.

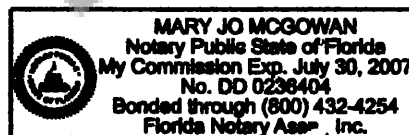
Dated: 01/14/04

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 01/14/04
by Steve Rogers as Vice President
of CHASE MANHATTAN MORTGAGE CORPORATION

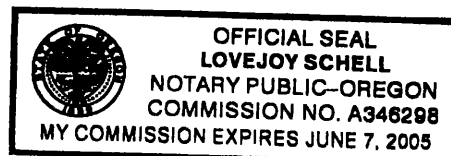
Mary Jo McGowan
Notary Public/Commission expires 07/30/2007



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 22 2004

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



[Signature]
Notary Public