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State of Oregon, County of Klamath
 Recorded 01/27/2004 8:23 a m
 Vol M04 Pg 4871
 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#:1988648020

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

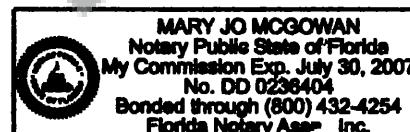
WHEREAS, PATRICK L GALLAGHER was the original Trustor,
 PACIFIC CASCADES FINANCIAL, INC. was the original Trustee, and
 KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION was the original Beneficiary under that certain Deed of Trust dated 07/16/01 in KLAMATH County, Oregon, under Doc # or Book M01 Page 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 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: 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

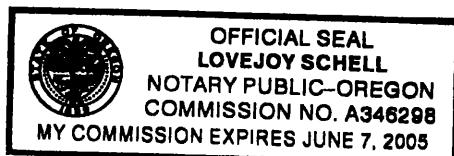
Mary Jo McGowan
 Notary Public Commission expires 07/30/2007



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 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