State of Oregon, County of Klamath
Recorded 02/03/2004 8:5/a m
Vol M04 Pg 6463
Linda Smith, County Clerk
Fee \$ 260 # of Pgs 6

## - 71463

when RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683
L#:1966083653

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, MICKEY D GARRELTS AND CYNTHIA A GARRELTS was the original Trustor, AMERITITLE

was the original Trustee, and

SOUTH VALLEY BANK & TRUST
was the original Beneficiary under that certain Deed of Trust

dated 10/06/00 in KLAMATH County, Oregon, under Doc #
or Book M00 Page 36963 recorded on 10/10/00
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: 01/20/04

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY: Elsa Mexinnon

Vice President

, as Trustee

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on 01/20/04
by Elsa McKingon as Vice President
of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Mary Jo McGowan / Notary Public/Commission expires 07/30/2007 MARY JO MCGOWAN
Notary Public State of Florida
My Commission Exp. July 30, 2007
No. DD 0236404
Bonded through (800) 432-4254
Florida Notary Assn., Inc.

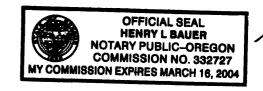
H. Stephen Bauer, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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.

H. Stephen Bauer

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

on JAN 2 8 2004 by H. Stephen Bauer.

Notary Public



Dated: **JAN 2 8 2004**