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WHEN RECORDED, MAIL TO: Nationwide Title Clearing 2100 Alt 19 North Palm Harbor, FL 34683 L#:1693700429

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, PATRICIA G WILLIAMS
was the original Trustor,
ASPEN TITLE & ESCROW
was the original Trustee, and
AMERICAN HOME LENDING

was the original Beneficiary under that certain Deed of Trust dated 12/17/01 in KLAMATH County, Oregon, under Doc #

or Book M01 Page 65653 - recorded on 12/24/01 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: 01/22/04

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY: McKinnon

Vice President

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on 01/22/04
by Elsa McKinnon 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 0238404
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.

BY:
H. Stephen Bauer, as Trustee Dated: FEB 2 2004

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

on FEB 2 2004 by H. Stephen Bauer.

Notary Public

OFFICIAL SEAL
HENRY L BAUER
NOTARY PUBLIC-OREGON
COMMISSION NO. 332727
MY COMMISSION EXPIRES MARCH 16, 2004