

'04 FEB 18 AM 9:53

State of Oregon, County of Klamath
 Recorded 02/18/2004 9:53 a m
 Vol M04 Pg 9195
 Linda Smith, County Clerk
 Fee \$ 26⁰⁰ # of Pgs 1

- 72197

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#:0011440666

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, ROBERT F GESSELE AND AMY E GESSELE

was the original Trustor,
 FIRST AMERICAN TITLE INSURANCE COMPANY
 was the original Trustee, and
 WATERSTONE MORTGAGE LLC

was the original Beneficiary under that certain Deed of Trust dated
 12/27/01 in KLAMATH County, Oregon, under Doc No:
 or Book M01 Page 66602' recorded on 12/28/01

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.

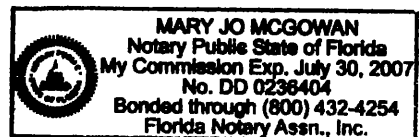
Dated: 02/07/04

DEUTSCHE BANK TRUST COMPANY AMERICAS formerly known as
 BANKERS TRUST COMPANY, AS CUSTODIAN
 by SAXON MORTGAGE SERVICES, INC. f/k/a
 MERITECH MORTGAGE SERVICES, INC.
 their attorney-in-fact

BY: [Signature]
 Elsa McKinnon Asst. Vice President

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on 02/07/04
 by Elsa McKinnon as Asst. Vice President
 of SAXON MORTGAGE SERVICES, INC. f/k/a
 MERITECH MORTGAGE SERVICES, INC.
 for DEUTSCHE BANK TRUST COMPANY AMERICAS formerly known as
 BANKERS TRUST COMPANY, AS CUSTODIAN

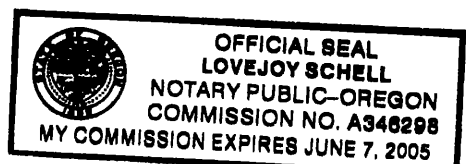
[Signature]
 Mary Jo McGowan Notary Public



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: [Signature], as Trustee Dated: FEB 12 2004
 H. Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on FEB 12 2004 by H. Stephen Bauer.



[Signature]
 Notary Public

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