

State of Oregon, County of Klamath
 Recorded 07/19/2004 8:19 a m
 Vol M04 Pg 46891
 Linda Smith, County Clerk
 Fee \$ 26⁰⁰ # of Pgs 1

04 JUL 19 AM 8:19

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WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt. 19 North
 Palm Harbor, FL 34683
 L#: CUNAR 543225 0006389880

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, L SCOTT DICKSON AND BETTY JO DICKSON was the original Trustor, MOUNTAIN TITLE COMPANY was the original Trustee, and HIGHLAND COMMUNITY FEDERAL CREDIT UNION was the original Beneficiary under that certain Deed of Trust dated 09/20/1993 in Klamath County, Oregon, under Doc # 68433 or Book M93 Page 24309 recorded on 09/22/1993 .

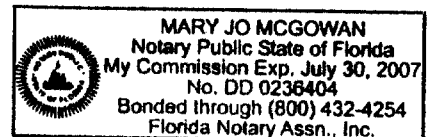
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes H.Stephen Bauer, as 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: 06/30/2004
 CUNA MUTUAL MORTGAGE CORPORATION F/K/A CUNA MORTGAGE CORPORATION

BY: _____
 STEVE ROGERS VICE PRESIDENT

STATE OF FLORIDA COUNTY OF Pinellas
 This instrument was acknowledged before me on
 06/30/2004 by STEVE ROGERS
 as VICE PRESIDENT
 of CUNA MUTUAL MORTGAGE CORPORATION F/K/A CUNA MORTGAGE CORPORATION

MARY JO MCGOWAN
 Notary Public/Commission expires 07/30/2007

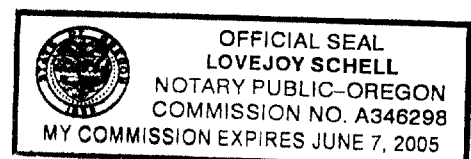


H.Stephen Bauer, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: _____, as Trustee Dated: JUL 13 2004
 H.Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on JUL 13 2004 by H.Stephen Bauer

Notary Public



CUNAR 543225 BS65370