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State of Oregon, County of Klamath  
Recorded 07/21/2004 8:31a m  
Vol M04 Pg 47584  
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#: W150R 513134 8015597233

**SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE**

WHEREAS, RICHARD D RYDER  
was the original Trustor, **FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON**  
was the original Trustee, and **FLEET NATIONAL BANK** was the original  
Beneficiary under that certain Deed of Trust dated 11/22/2000 in Klamath  
County, Oregon, under Doc # or Book M00 Page 42807, recorded on  
11/29/2000 .

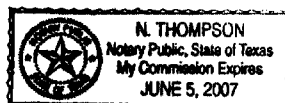
WHEREAS, the undersigned as present Beneficiary, having received  
full payment on said Deed of Trust and debt and desiring to sub-  
stitute a new Trustee under said Deed of Trust in place and stead  
of said original Trustee thereunder. NOW, THEREFORE, the under-  
signed hereby substitutes **H.Stephen 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: 06/24/2004  
**FLEET NATIONAL BANK**

BY: [Signature]  
**J. FEUERBACHER ASST. VICE PRESIDENT**

STATE OF TEXAS COUNTY OF Bexar  
This instrument was acknowledged before me on  
06/24/2004 by J. FEUERBACHER  
as ASST. VICE PRESIDENT  
of FLEET NATIONAL BANK

[Signature]

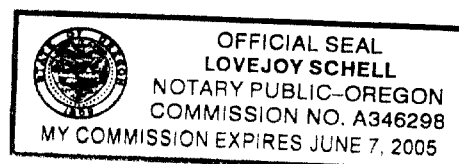


Notary Public/Commission expires

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: JUL 15 2004  
H.Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH  
This instrument was acknowledged before me  
on JUL 15 2004 by H.Stephen Bauer



[Signature]  
Notary Public



W150R 513134 CPE60896