

'04 JUL 21 AM 8:32

Vol M04 Page 47587

State of Oregon, County of Klamath
Recorded 07/21/2004 8:32 a m
Vol M04 Pg 47587
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

- 00000

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: CUNAR 610838 0002510077

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, JOEL P NELSON was the original Trustor, AMERITITLE was the original Trustee, and HIGHLAND COMMUNITY FEDERAL CREDIT UNION was the original Beneficiary under that certain Deed of Trust dated 01/15/2002 in Klamath County, Oregon, under Doc # or Book M02 Page 4198' recorded on 01/22/2002.

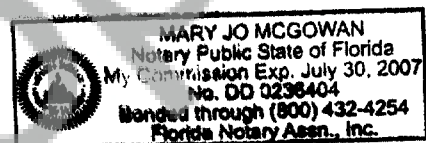
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes H. Stephen Bauer, as 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

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

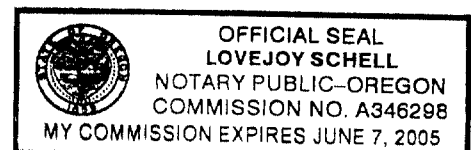
MARY JO MCGOWAN
Notary Public/Commission expires 07/30/2007



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: H. Stephen Bauer, as Trustee Dated: JUL 15 2004

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



Notary Public



CUNAR 610838 BS65934