

91819

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: 0002890713

State of Oregon, County of Klamath
Recorded 08/03/04 8:35 a m
Vol M04 Pg 50745
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, JAMIE JENNINGS
was the original Trustor,
AMERITITLE
was the original Trustee, and
HIGHLAND COMMUNITY FCU
was the original Beneficiary under that certain Deed of Trust
dated
11/12/2002 in Klamath County, Oregon, under Doc No:
or Book M02 Page 66542/ recorded on 11/18/2002 .

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: 07/09/2004
HIGHLAND COMMUNITY FCU

BY: Nancy B. Nealy

STATE OF Oregon COUNTY OF Klamath
This instrument was acknowledged before me on
July 9, 2004
by Nancy B. Nealy as CEO
of HIGHLAND COMMUNITY FCU

Sandra Handsaker
Notary Public

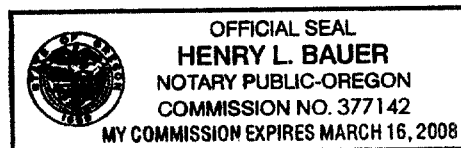


H. Stephen Bauer, hereby accepts the foregoing appointment as
Trustee under said Deed of Trust and as successor Trustee,
pursuant to a written request of the present Beneficiary and in
accordance with the provisions of said Deed of Trust, DOES HEREBY
CONVEY to the person or persons legally entitled thereto, 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: H. Stephen Bauer, as Trustee Dated: JUL 28 2004
H. Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on JUL 28 2004 by H. Stephen Bauer.

[Signature]
Notary Public



CUNAR 34485

SRO14603