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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

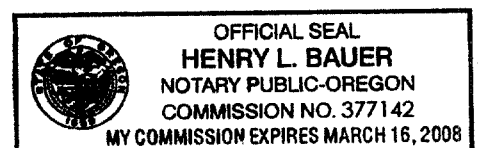


H. Stephen Bauer, hereby accepts the foregoing appointment as
 Trustee under said Deed of Trust and as successor Trustee,
 pursuant to a written request of the present Beneficiary and in
 accordance with the provisions of said Deed of Trust, DOES HEREBY
 CONVEY to the person or persons legally entitled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

H. Stephen Bauer
 Notary Public



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