Vol_M04 Page 51398

State of Oregon, County of Klamath
Recorded 08/05/04 //: SZ a_m
Vol M04 Pg S/398
Linda Smith, County Clerk
Fee \$ 26 = # of Pgs 1

92481

WHEN RECORDED, MAIL TO: Nationwide Title Clearing 2100 Alt 19 North Palm Harbor, FL 34683 L#: HFCRC 0004785341

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, MELVIN RAY AND KATHERINE RAY was the original Trustor,

CHICAGO TITLE INSURANCE
was the original Trustee, and

DECISION ONE MORTGAGE COMPANY, LLC

was the original Beneficiary under that certain Deed of Trust dated 10/19/01 in KLAMATH County, Oregon, under Doc #

or Book M01 Page 54812 recorded on 10/29/01 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: 07/22/04 MORTGAGE_ELECTRONIC REGISTRATION SYSTEMS, INC.

BY: ELSA MCKINNON

ASST. SECRETARY

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on 07/22/04
by ELSA MCKINNON as ASST. SECRETARY
of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

STEVEN ROGERS

Notary Public/Commission expires 01/08/2007



STEVEN ROGERS
Notary Public, State of Florida
My Commission Exp. Jan.8, 2007
D00176150
Bonded through
Florida Notary Assn., Inc.

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.

H. Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me

on AUG 0 3 2004 by H. Stephen Bauer.

Notary Public

OFFICIAL SEAL
HENRY L. BAUER
NOTARY PUBLIC-OREGON
COMMISSION NO. 377142
MY COMMISSION EXPIRES MARCH 16, 2008

Dated: AUG 0 3 2004

HFCRC JD 1242J MP

, as Trustee