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State of Oregon, County of Klamath
Recorded 10/08/04 9:39 a m
Vol M04 Pg 68365
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#: CUNAR 1864116 0002760966

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, DAVID L KINGSBURY AND CHARL LYNN KINGSBURY was the original Trustor, ASPEN TITLE & ESCROW INC was the original Trustee, and HIGHLAND COMMUNITY FEDERAL CREDIT UNION was the original Beneficiary under that certain Deed of Trust dated 09/04/2002 in Klamath County, Oregon, under Doc # or Book M02 Page 50399 recorded on 09/05/2002 .

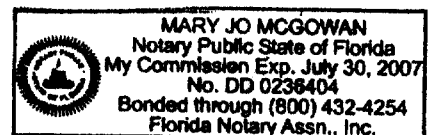
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes H.Stephen Bauer, as 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: 09/23/2004
CUNA MUTUAL MORTGAGE CORPORATION

BY: [Signature]
TOM MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on 09/23/2004 by TOM MCKINNON as VICE PRESIDENT of CUNA MUTUAL MORTGAGE CORPORATION

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

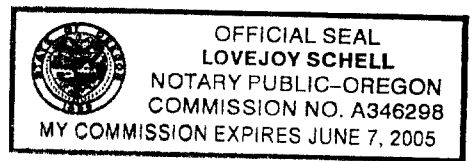


H.Stephen Bauer, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: [Signature], as Trustee Dated: OCT 1 2004
H.Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me on OCT 1 2004 by H.Stephen Bauer

Notary Public



 CUNAR 1864116 BS162969