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State of Oregon, County of Klamath
Recorded 11/09/04 9:20a m
Vol M04 Pg 77076
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

101278

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: W156R 2033186 0024642373

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, TAMARA L. GARLOCK
was the original Trustor, **ASPEN TITLE & ESCROW, INC.** was the original
Trustee, and **Washington Mutual Bank** was the original Beneficiary under
that certain Deed of Trust dated 10/01/2002 in Klamath County, Oregon,
under Doc # or Book M02 Page 57524' recorded on 10/08/2002 .

WHEREAS, the undersigned as present Beneficiary, having received
full payment on said Deed of Trust and debt and desiring to sub-
stitute a new Trustee under said Deed of Trust in place and stead
of said original Trustee thereunder. NOW, THEREFORE, the under-
signed 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: 10/26/2004
WASHINGTON MUTUAL BANK, FA

BY: TOM MCKINNON ASST. VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on
10/26/2004 by TOM MCKINNON
as ASST. VICE PRESIDENT
of WASHINGTON MUTUAL BANK, FA

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

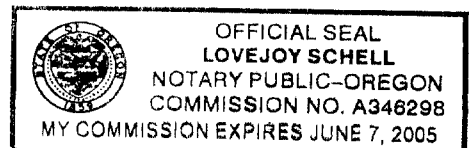


H.Stephen Bauer, hereby accepts the foregoing appointment as Trustee
under said Deed of Trust and as successor Trustee, pursuant to a
written request of the present Beneficiary and in accordance with the
provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or
persons legally entitled thereto, 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: NOV 3 2004

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on NOV 3 2004 by H.Stephen Bauer

Notary Public



W156R 2033186 DCH187027