

04 NOV 9 AM 9:20

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State of Oregon, County of Klamath
Recorded 11/09/04 9:20 a m
Vol M04 Pg 77077
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

101279

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: SPSRC 2003172 0003776218

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, HAROLD R POLLARD AND PATRICE POLLARD
was the original Trustor, **INVESTORS BANCORP** was the original Trustee,
and **HOMEFIRST MORTGAGE** was the original Beneficiary under that certain
Deed of Trust dated 05/10/2002 in Klamath County, Oregon, under Doc #
M02 29372 /or Book Page recorded on 05/17/2002 .

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: 10/18/2004
SELECT PORTFOLIO SERVICING INC. FKA FAIRBANKS CAPITAL CORP SUCCESSOR IN
INTEREST TO FREMONT INVESTMENT AND LOAN

BY: [Signature]
B. GUCKAVAN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF Duval
This instrument was acknowledged before me on
10/18/2004 by B. GUCKAVAN
as VICE PRESIDENT
of SELECT PORTFOLIO SERVICING INC. FKA FAIRBANKS CAPITAL CORP SUCCESSOR IN
INTEREST TO FREMONT INVESTMENT AND LOAN

[Signature]
CARRIE LYNN TACINELLI
Notary Public/Commission expires 03/26/2005



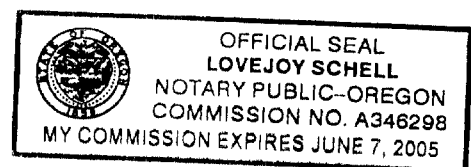
CARRIE LYNN TACINELLI
Notary Public, State of Florida
My comm. expires March 26, 2005
Comm. No. DD 162845

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: NOV 3 2004
H. Stephen Bauer

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

Notary Public



SPSRC 2003172 ENH181873