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State of Oregon, County of Klamath Recorded 11/19/04 9:60 a Vol M04 Pg 79665 Linda Smith, County Clerk Fee \$ 2600 # of Pgs

Vol MO4 Page

WHEN RECORDED, MAIL TO: Nationwide Title Clearing 2100 Alt 19 North Palm Harbor, FL 34683 L#: PCFSR 0000801802

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, BRUCE W HORTON was the original Trustor, AMERITITLE

was the original Trustee, and NEW CENTURY MORTGAGE CORPORATION

was the original Beneficiary under that certain Deed of Trust dated 01/27/03 in KLAMATH County, Oregon, under Doc #

or Book M03 Page 06441 ~ recorded on 02/03/03 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: Henry L. Bauer, as Trustee under said Deed of Trust and directs the said Henry L. Bauer to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

Dated: 11/09/04

THE UNDERSIGNED HEREBY WARRANTS THAT IT HAS FULL RIGHT AND AUTHORITY TO RELEASE SAID MORTGAGE/DEED OF TRUST EITHER AS ORIGINAL MORTGAGEE/BENEFICIARY, AS SUCCESSOR IN INTEREST TO THE ORIGINAL MORTGAGEE/BENEFICIARY, OR AS ATTORNEY-IN-FACT UNDER A DULY EXECUTED POWER OF ATTORNEY. THE PROVIDENT BANK (OF CINCINNATI, OHIO)

BY:

ELSA MCKINNON

AUTHORIZED OFFICER

STATE OF FLORIDA COUNTY OF PINELLAS This instrument was acknowledged before me on 11/09/04 by ELSA MCKINNON as AUTHORIZED OFFICER of THE PROVIDENT BANK (of Cincinnati, Ohio)

MARY JO MCGOWAN

Notary Public/Commission expires 07/30/2007

MARY JO MCGOWAN Notary Public State of Florida My Commission Exp. July 30, 2007 No. DD 0238404 Bonded through (800) 432-4254 Florida Notary Assn., Inc.

Henry L. 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:	$ \sqrt{1} $
Henry L	Bauer

_, as Trustee Dated:

NOV 1 6 2004

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

on NOV 1 6 2004

by Henry L. Bauer.

OFFICIAL SEAL LOVEJOY SCHELL NOTARY PUBLIC-OREGON COMMISSION NO. A346298 MY COMMISSION EXPIRES JUNE 7, 2005

Notary Public