

'04DEC 15 AM8:31

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State of Oregon, County of Klamath
Recorded 12/15/04 8.31a m
Vol M04 Pg 85692
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

104338

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: CUNAR 2142849 0002704171

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, M BRET TOSH AND CLAUDIA TOSH
was the original Trustor, AMERITITLE was the original Trustee, and
KLAMATH PUBLIC EMPLOYEES FEDERAL CREDIT UNION was the original
Beneficiary under that certain Deed of Trust dated 08/05/2002 in KLAMATH
County, Oregon, under Doc # or Book 02 Page 44894' recorded on
08/09/2002 .

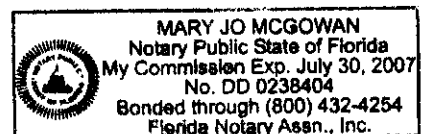
WHEREAS, the undersigned as present Beneficiary, having received
full payment on said Deed of Trust and debt and desiring to sub-
stitute a new Trustee under said Deed of Trust in place and stead
of said original Trustee thereunder. NOW, THEREFORE, the under-
signed hereby substitutes HENRY L. BAUER, 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: 12/01/2004
CUNA MUTUAL MORTGAGE CORPORATION

BY: [Signature]
TOM MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on
12/01/2004 by TOM MCKINNON
as VICE PRESIDENT
of CUNA MUTUAL MORTGAGE CORPORATION

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

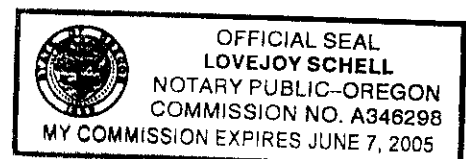


HENRY L. BAUER, hereby accepts the foregoing appointment as Trustee
under said Deed of Trust and as successor Trustee, pursuant to a
written request of the present Beneficiary and in accordance with the
provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or
persons legally entitled thereto, 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: [Signature], as Trustee Dated: DEC 10 2004
HENRY L. BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on DEC 10 2004 by HENRY L. BAUER

[Signature]
Notary Public



CUNAR 2142849 MKR219105