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Vol M04 Page 88190

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State of Oregon, County of  
Klamath  
Recorded 12/27/04 8:41 A m  
Vol M04 Pg 88190  
Linda Smith, County Clerk  
Fee \$ 26 # of Pgs 1

WHEN RECORDED, MAIL TO:  
Nationwide Title Clearing  
2100 Alt. 19 North  
Palm Harbor, FL 34683  
L#: CUNAR 2142500 0006304580

**SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE**

WHEREAS, KENNETH JOHN OLMSTEAD was the original Trustor, MOUNTAIN TITLE was the original Trustee, and HIGHLAND COMMUNITY FEDERAL CREDIT UNION was the original Beneficiary under that certain Deed of Trust dated 12/04/1992 in KLAMATH County, Oregon, under Doc # 54778 or Book M92 Page 28775' recorded on 12/04/1992

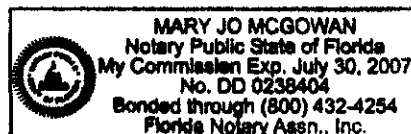
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes HENRY L. BAUER, as 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: 11/18/2004  
CUNA MUTUAL MORTGAGE CORPORATION F/K/A CUNA MORTGAGE CORPORATION

BY: [Signature]  
TOM MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS  
This instrument was acknowledged before me on  
11/18/2004 by TOM MCKINNON  
as VICE PRESIDENT  
of CUNA MUTUAL MORTGAGE CORPORATION F/K/A CUNA MORTGAGE CORPORATION

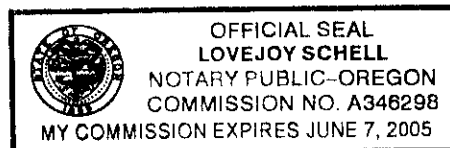
MARY JO MCGOWAN  
Notary Public/Commission expires 07/30/2007



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 20 2004  
HENRY L. BAUER

STATE OF OREGON COUNTY OF MULTNOMAH  
This instrument was acknowledged before me  
on DEC 20 2004 by HENRY L. BAUER



[Signature]  
Notary Public



CUNAR 2142500 TFU209139

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