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State of Oregon, County of Klamath Recorded 01/04/2005 8 10 a Vol M05 Pg 00 5 2 4

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WHEN RECORDED, MAIL TO: Nationwide Title Clearing 2100 Alt. 19 North Palm Harbor, FL 34683 L#: CHAS6 2338135 1967708790

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, DONALD A. HORTON AND MICHELE V. HORTON was the original Trustor, AMERITITLE was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC) ACTING SOLELY AS A NOMINEE FOR BCK CAPITAL, INC. was the original Beneficiary under that certain Deed of Trust dated 08/06/2003 in KLAMATH County, Oregon, under Doc # or Book M03 Page 57107: recorded on 08/07/2003 .

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 underigned 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: 12/23/2004 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

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CHRIS JONES VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS This instrument was acknowledged before me on 12/23/2004 by CHRIS JONES as VICE PRESIDENT

of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

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. ð

HENRY L. BAUER

__, as Trustee Dated: __DEC 3 0 2004

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

DEC 3 0 2004

_ by HENRY L. BAUER

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

Notary Public

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PHONE 1-888-679-MERS