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State of Oregon, County of Klamath
Recorded 01/11/2005 9:10 a m
Vol M05 Pg 01955
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

107309

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: CUNAR 2307157 0003331187

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, DEBORAH L BALEY was the original Trustor, ASPEN TITLE & ESCROW INC was the original Trustee, and KLAMATH PUBLIC EMPLOYEES FEDERAL CREDIT UNION was the original Beneficiary under that certain Deed of Trust dated 07/31/2003 in KLAMATH County, Oregon, under Doc # or Book M03 Page 56124' recorded on 08/05/2003 .

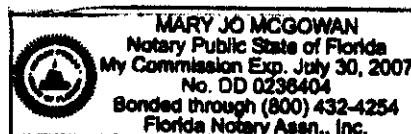
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes HENRY L. BAUER, as 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: 12/27/2004
CUNA MUTUAL MORTGAGE CORPORATION

BY: _____
TOM MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on
12/27/2004 by TOM MCKINNON
as VICE PRESIDENT
of CUNA MUTUAL MORTGAGE CORPORATION

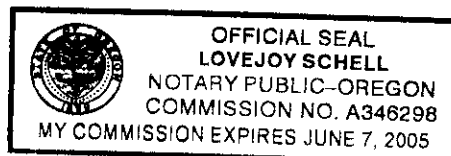
MARY JO MCGOWAN
Notary Public/Commission expires 07/30/2007



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: _____, as Trustee Dated: JAN 6 2005
HENRY L. BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on JAN 6 2005 by HENRY L. BAUER



Notary Public



CUNAR 2307157 BS244198

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