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State of Oregon, County of Klamath
 Recorded 02/28/2005 9:17 A m
 Vol M05 Pg 12906
 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#: WMCRC 2732272 2281333

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, CHRISTOPHER R JOHNSON was the original Trustor, NORTHWEST TRUSTEE SERVICES was the original Trustee, and UNION FEDERAL BANK OF INDIANAPOLIS was the original Beneficiary under that certain Deed of Trust dated 09/10/2004 in KLAMATH County, Oregon, under Doc # or Book M04 Page 63195 recorded on 09/21/2004 .

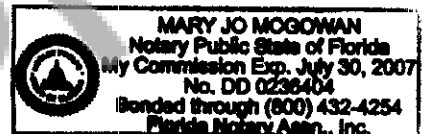
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes HENRY L. BAUER, as 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: 02/12/2005
 UNION FEDERAL BANK OF INDIANAPOLIS

BY: SUSAN STRAATMANN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on 02/12/2005 by SUSAN STRAATMANN as VICE PRESIDENT of UNION FEDERAL BANK OF INDIANAPOLIS

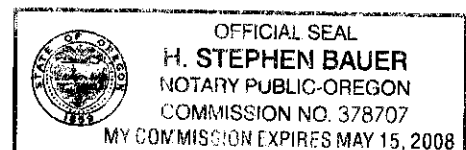
MARY JO MCGOWAN
 Notary Public/Commission expires 07/30/2007



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 undersigned in and to the premises more fully described in said Deed of Trust.

BY: HENRY L. BAUER, as Trustee Dated: FEB 23 2005

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me on FEB 23 2005 by HENRY L. BAUER



Notary Public



WMCRC 2732272 TRM301236