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State of Oregon, County of Klamath
Recorded 02/28/2005 9:18 A m
Vol M05 Pg 12908
Linda Smith, County Clerk
Fee \$ 26 # of Pgs 1

WHEN RECORDED, MAIL TO:

Ry
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: WMCRC 2732366 2093304

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, CHRISTINA J BICONDOA

was the original Trustor, DAVID FENNELL, ATTORNEY was the original Trustee, and UNION FEDERAL BANK OF INDIANAPOLIS was the original Beneficiary under that certain Deed of Trust dated 01/16/2004 in KLAMATH County, Oregon, under Doc # or Book M04 Page 3126 recorded on 01/16/2004 .

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

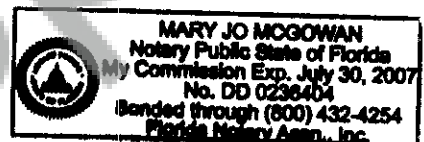
BY: SUSAN STRAATMANN VICE PRESIDENT

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.

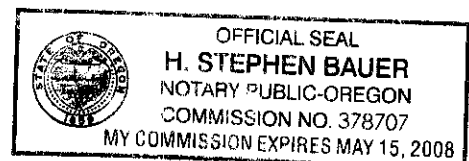
BY: HENRY L. BAUER, as Trustee Dated: FEB 23 2005

STATE OF OREGON COUNTY OF MULTNOMAH

This instrument was acknowledged before me

on FEB 23 2005 by HENRY L. BAUER

[Signature]
Notary Public



WMCRC 2732366 TRM301236 100245400020933000 MERS
PHONE 1-888-679-MERS