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State of Oregon, County of Klamath
 Recorded 03/07/2005 8:29 a m
 Vol M05 Pg 14862
 Linda Smith, County Clerk
 Fee \$ 26⁰⁰ # of Pgs 1

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt. 19 North
 Palm Harbor, FL 34683
 L#: NAMRC 2808159 2000345858

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, GLENN LEE MURPHY was the original Trustor, JOANNE KONZ was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 10/24/2003 in KLAMATH County, Oregon, under Doc # or Book M03 Page 80636 recorded on 10/30/2003.

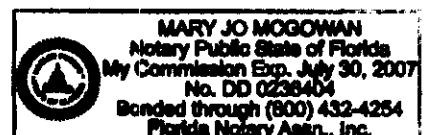
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes HENRY L. BAUER, as 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: 02/22/2005
 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NATIONWIDE ADVANTAGE MORTGAGE COMPANY

BY: [Signature]
 CRYSTAL MOORE VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on
 02/22/2005 by CRYSTAL MOORE
 as VICE PRESIDENT
 of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR
 NATIONWIDE ADVANTAGE MORTGAGE COMPANY

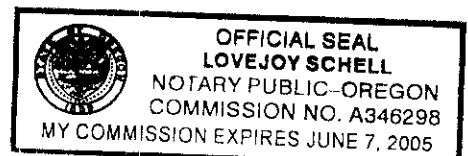
MARY JO MCGOWAN
 Notary Public/Commission expires 07/30/2007



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: [Signature], as Trustee Dated: MAR 2 2005
 HENRY L. BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on MAR 2 2005 by HENRY L. BAUER



[Signature]
 Notary Public

 NAMRC 2808159 LPH311443 100010220003458585 MERS
 PHONE 1-888-679-MERS