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State of Oregon, County of Klamath
Recorded 03/15/2005 9:00 a m
Vol M05 Pg 16799
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: CUNAR 3268596 0002240169

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, **DARREN K FRANK AND YVONNE L FRANK** was the original Trustor, **FIRST AMERICAN TITLE INSURANCE CO OF OREGON** was the original Trustee, and **CUNA MUTUAL MORTGAGE CORPORATION** was the original Beneficiary under that certain Deed of Trust dated 02/05/2001 in KLAMATH County, Oregon, under Doc # or Book M01 Page 5455, recorded on 02/12/2001.

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: 03/02/2005
CUNA MUTUAL MORTGAGE CORPORATION

BY: [Signature]
TOM MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on 03/02/2005 by TOM MCKINNON as VICE PRESIDENT of CUNA MUTUAL MORTGAGE CORPORATION

[Signature]
MARY JO MCGOWAN
Notary Public/Commission expires 07/30/2007

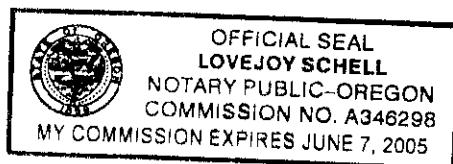


HENRY L. BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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 10 2005
HENRY L. BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me on MAR 10 2005 by HENRY L. BAUER

[Signature]
Notary Public



CUNAR 3268596 BS321909