

State of Oregon, County of Klamath
Recorded 03/15/2005 9:00 a m
Vol M05 Pg 16800
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

114888

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: CUNAR 3268566 0003113211

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, KEITH A WELLS AND ELIZABETH E WELLS
was the original Trustor, AMERITITLE was the original Trustee, and
FOREST PRODUCTS FEDERAL CREDIT UNION was the original Beneficiary under
that certain Deed of Trust dated 04/09/2003 in KLAMATH County, Oregon,
under Doc # or Book M03 Page 23255' recorded on 04/14/2003 .

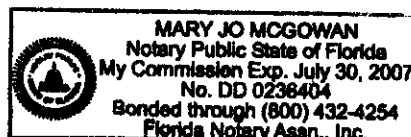
WHEREAS, the undersigned as present Beneficiary, having received
full payment on said Deed of Trust and debt and desiring to sub-
stitute a new Trustee under said Deed of Trust in place and stead
of said original Trustee thereunder. NOW, THEREFORE, the under-
signed hereby substitutes HENRY L. BAUER, 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 FKA CUNA MORTGAGE CORPORATION

BY: 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 FKA CUNA MORTGAGE CORPORATION

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

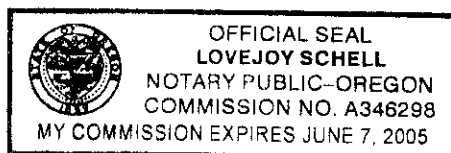


HENRY L. BAUER, hereby accepts the foregoing appointment as Trustee
under said Deed of Trust and as successor Trustee, pursuant to a
written request of the present Beneficiary and in accordance with the
provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or
persons legally entitled thereto, without warranty, the estate, title
and interest now held by the undersigned in and to the premises
more fully described in said Deed of Trust.

BY: HENRY L. BAUER, as Trustee Dated: MAR 10 2005

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

Notary Public



CUNAR 3268566 BS321909