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State of Oregon, County of Klamath
 Recorded 03/22/2005 8:27a m
 Vol M05 Pg 18538
 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#: WMCRC 3321892 0002091610

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, DANIEL GELLNER AND KRISTIN GELLNER was the original Trustor, DAVID FENNELL was the original Trustee, and UNION FEDERAL BANK OF INDIANAPOLIS was the original Beneficiary under that certain Deed of Trust dated 10/28/2003 in KLAMATH County, Oregon, under Doc # 03-80374 or Book Page recorded on 11/04/2003.

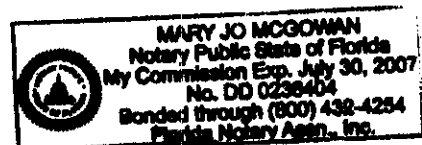
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes HENRY L. BAUER, as 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: 03/08/2005
 UNION FEDERAL BANK OF INDIANAPOLIS

BY: [Signature]
 SUSAN STRAATMANN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on
 03/08/2005 by SUSAN STRAATMANN
 as VICE PRESIDENT
 of UNION FEDERAL BANK OF INDIANAPOLIS

MARY JO MCGOWAN (#DD0236404)
 Notary Public/Commission expires 07/30/2007

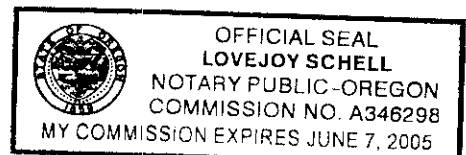


HENRY L. BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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 16 2005
 HENRY L. BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on MAR 16 2005 by HENRY L. BAUER

[Signature]
 Notary Public



WMCRC 3321892 MCH329608