

State of Oregon, County of Klamath
 Recorded 03/29/2005 8:21 a m
 Vol M05 Pg 20639
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

110312

RV
 WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#: CHAS5 1955067510

**SUBSTITUTION OF TRUSTEE and
 FULL RECONVEYANCE**

WHEREAS, CARL R FERNLUND & NANCY L FERLUND

was the original Trustor,

AMERITITLE

was the original Trustee, and

NEW AMERICA FINANCIAL, INC.

was the original Beneficiary under that certain Deed of Trust
 dated 04/22/99 in KLAMATH County, Oregon, under Doc #

or Book M99 Page 15779' recorded on 04/27/99

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.

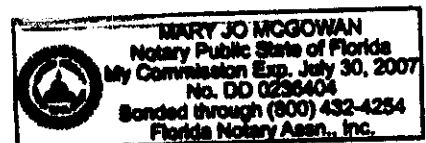
Dated: 09/18/03

CHASE MANHATTAN MORTGAGE CORPORATION

BY: SUSAN STRAATMANN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on 09/18/03
 by SUSAN STRAATMANN as VICE PRESIDENT
 of CHASE MANHATTAN MORTGAGE CORPORATION

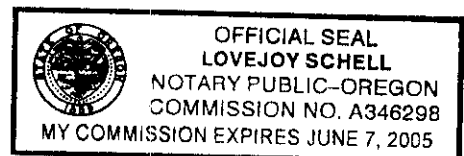
MARY JO MCGOWAN
 Notary Public/Commission expires 07/30/2007



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 the undersigned in and to the premises
 more fully described in said Deed of Trust.

BY: Henry L. Bauer, as Trustee Dated: MAR 24 2005

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on MAR 24 2005 by Henry L. Bauer.



Notary Public



CHAS5 DZ 55870 SG