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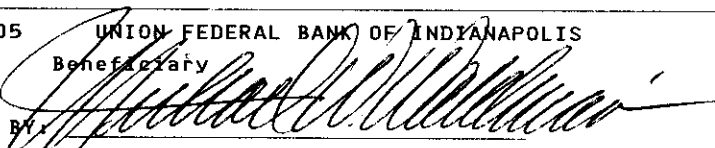
State of Oregon, County of Klamath  
Recorded 03/29/2005 8:24 a. m  
Vol M05 Pg 20647  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1

RECORDING REQUESTED BY/  
WHEN RECORDED MAIL TO:  
WATERFIELD MORTGAGE COMPANY, INC.  
RELEASE DEPARTMENT  
7500 W. JEFFERSON BLVD.  
FORT WAYNE, IN 46804  
2279495  
CARTER, SCOTT

SUBSTITUTION OF TRUSTEE

WHEREAS, SCOTT D. CARTER was the original Trustor, NORTHWEST TRUSTEE SERVICES was the original Trustee, and UNION FEDERAL BANK OF INDIANAPOLIS was the original Beneficiary under that certain Deed of Trust dated 7/29/04 and recorded on 8/09/04, in Instrument #, Book M04, Page 52139 of Official Records of Klamath County, OR, and WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder NOW, THEREFORE, the undersigned hereby substitutes WATERFIELD FINANCIAL CORPORATION as Trustee under said Deed of Trust.

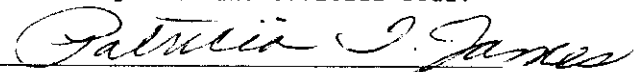
Date: 3/09/05 UNION FEDERAL BANK OF INDIANAPOLIS  
Beneficiary

By:   
MICHAEL W. WALDMAN, VICE PRESIDENT

State of Indiana )  
County of Allen )

On 3/09/05 before me, PATRICIA I. JAMES personally appeared MICHAEL W. WALDMAN, personally known to me (or proved to me the basiss of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

  
PATRICIA I. JAMES, Notary Public  
Resident of Allen County, Indiana  
Expires: MAY 31, 2012

