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State of Oregon, County of Klamath
Recorded 05/10/2005 4.21a m
Vol M05 Pg 33590
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

100996

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: WMCRC 3561054 2278508

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, JAIME GUTIERREZ AND PATRICIA R GUTIERREZ 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 06/30/2004 in KLAMATH County, Oregon, under Doc # or Book M04 Page 43766, recorded on 07/02/2004.

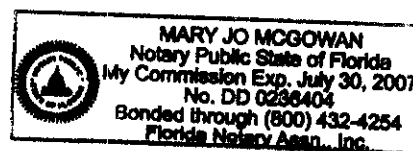
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes H. STEPHEN BAUER, as Trustee under said Deed of Trust and directs the said H. STEPHEN BAUER to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

Dated: 04/26/2005
UNION FEDERAL BANK OF INDIANAPOLIS

BY: [Signature]
SUSAN STRAATMANN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on
04/26/2005 by SUSAN STRAATMANN
as VICE PRESIDENT
of UNION FEDERAL BANK OF INDIANAPOLIS

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



H. STEPHEN 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: MAY 03 2005
H. STEPHEN BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me

on May 3, 2005 by H. STEPHEN BAUER

[Signature]
Notary Public



WMCRC 3561054 MCH387462