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State of Oregon, County of Klamath
Recorded 05/10/2005 9:22 a m
Vol M05 Pg 33595
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

121001

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: CUNAR 3550271 0002687641

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

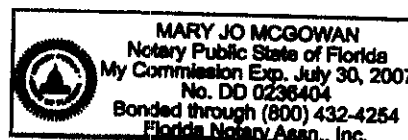
WHEREAS, LEON ROBERTS AND SHIRLEY L ROBERTS was the original Trustor, ASPEN TITLE & ESCROW INC was the original Trustee, and HIGHLAND COMMUNITY FEDERAL CREDIT UNION was the original Beneficiary under that certain Deed of Trust dated 07/01/2002 in KLAMATH County, Oregon, under Doc # or Book M02 Page 38754 recorded on 07/08/2002 .

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: 04/19/2005
CUNA MUTUAL MORTGAGE CORPORATION

BY: [Signature]
TOM MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on
04/19/2005 by TOM MCKINNON
as VICE PRESIDENT
of CUNA MUTUAL MORTGAGE CORPORATION

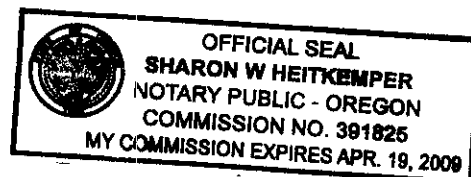


MARY JO MCGOWAN (#DD0236404)
Notary Public/Commission expires 07/30/2007

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



CUNAR 3550271 BS379494