

State of Oregon, County of Klamath  
 Recorded 06/06/05 8:45 Am  
 Vol M05 Pg 41676  
 Linda Smith, County Clerk  
 Fee \$ 26.00 # of Pgs 1

05 JUN 0 4:45

124486

## WHEN RECORDED, MAIL TO:

RE: **Nationwide Title Clearing**  
 2100 Alt. 19 North  
 Palm Harbor, FL 34683  
 L#: CUNAR 3712419 0003255140

SUBSTITUTION OF TRUSTEE<sup>✓</sup> and FULL RECONVEYANCE<sup>✓</sup>

WHEREAS, **MICHAEL D HANDSAKER AND SANDRA K HANDSAKER** was the original Trustor, **AMERITITLE** was the original Trustee, and **HIGHLAND COMMUNITY FEDERAL CREDIT UNION** was the original Beneficiary under that certain Deed of Trust dated 07/07/2003 in KLAMATH County, Oregon, under Doc # or Book M03 Page 48228 recorded on 07/11/2003.

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 **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: 05/23/2005

CUNA MUTUAL MORTGAGE CORPORATION

BY: \_\_\_\_\_

TOM MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS  
 This instrument was acknowledged before me on  
 05/23/2005 by TOM MCKINNON  
 as VICE PRESIDENT  
 of CUNA MUTUAL MORTGAGE CORPORATION

\_\_\_\_\_  
 MARY JO MCSOWAN (#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.

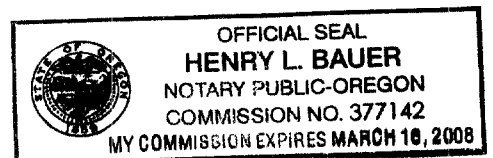
BY: \_\_\_\_\_

H. STEPHEN BAUER

Dated: JUN 01 2005

STATE OF OREGON COUNTY OF MULTNOMAH  
 This instrument was acknowledged before me  
 on JUN 01 2005 by H. STEPHEN BAUER

Notary Public



CUNAR 3712419 BS419086