

State of Oregon, County of Klamath
Recorded 06/21/05 8:20 a m
Vol M05 Pg 46288
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

12660

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: CHAS6 3868565 1842108372

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, HENRY TRAVERS AND JACKIE TRAVERS was the original Trustor, VALERIE T. AUERBACH was the original Trustee, and JPMORGAN CHASE BANK, N.A. was the original Beneficiary under that certain Deed of Trust dated 02/14/2005 in KLAMATH County, Oregon, under Doc # or Book M05 Page 11190 recorded on 02/18/2005.

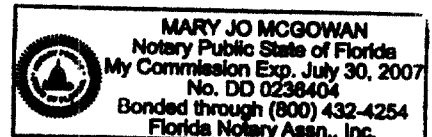
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes H. STEPHEN BAUER, as 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: 06/08/2005
JPMORGAN CHASE BANK, N.A. FKA JPMORGAN CHASE BANK

BY: [Signature]
SUSAN STRAATMANN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on
06/08/2005 by SUSAN STRAATMANN
as VICE PRESIDENT
of JPMORGAN CHASE BANK, N.A. FKA JPMORGAN CHASE BANK

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

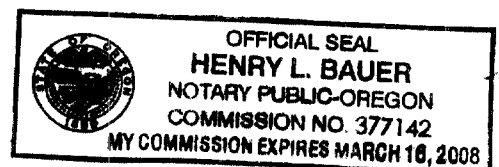


H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: JUN 15 2005
H. STEPHEN BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on JUN 15 2005 by H. STEPHEN BAUER

Notary Public



CHAS6 3868565 CJ444575