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State of Oregon, County of Klamath  
Recorded 07/06/05 8:22 AM  
Vol M05 Pg 51066  
Linda Smith, County Clerk  
Fee \$ 210.00 # of Pgs 1

WHEN RECORDED, MAIL TO:  
Nationwide Title Clearing  
2100 Alt. 19 North  
Palm Harbor, FL 34683  
L#: WMBVH 3930534 5100965283

**SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE**

WHEREAS, **RAYMOND M. RIDGEWAY AND SALLY M. RIDGEWAY** was the original Trustor, **FIRST AMERICAN PNC MORTGAGE CORP. OF AMERICA** was the original Beneficiary under that certain Deed of Trust dated 09/13/2000 in KLAMATH County, Oregon, under Doc # or Book M00 Page 33884 recorded on 09/15/2000.

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.

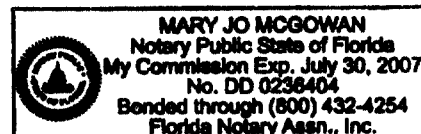
Dated: 06/22/2005

**WASHINGTON MUTUAL BANK FA, SUCCESSOR BY MERGER TO WASHINGTON MUTUAL HOME LOANS INC., F/K/A PNC MORTGAGE CORP. OF AMERICA, F/K/A SEARS MORTGAGE CORPORATION, F/K/A ALLSTATE ENTERPRISES MORTGAGE CORPORATION**

BY: CRYSTAL MOORE ASST. VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS  
This instrument was acknowledged before me on 06/22/2005 by CRYSTAL MOORE as ASST. VICE PRESIDENT of WASHINGTON MUTUAL BANK FA, SUCCESSOR BY MERGER TO WASHINGTON MUTUAL HOME LOANS INC., F/K/A PNC MORTGAGE CORP. OF AMERICA, F/K/A SEARS MORTGAGE CORPORATION, F/K/A ALLSTATE ENTERPRISES MORTGAGE CORPORATION

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



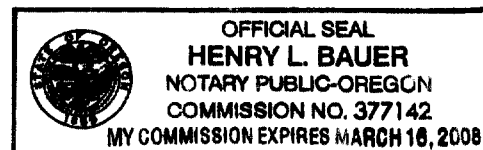
H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: H. STEPHEN BAUER, as Trustee Dated: JUN 29 2005

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

on JUN 29 2005 by H. STEPHEN BAUER

Notary Public



WMBVH 3930534 CJ464038