

State of Oregon, County of Klamath  
 Recorded 07/12/05 9:48 a.m.  
 Vol M05 Pg 52918  
 Linda Smith, County Clerk  
 Fee \$ 26.00 # of Pgs 1

128953

WHEN RECORDED, MAIL TO:  
 Nationwide Title Clearing  
 2100 Alt. 19 North  
 Palm Harbor, FL 34683  
 L#: WMCRC 3924939 2087840

**SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE**

WHEREAS, JEFFREY L ROWE AND KASEY L ROWE was the original Trustor, DAVID FENNELL ATTORNEY was the original Trustee, and UNION FEDERAL BANK OF INDIANAPOLIS was the original Beneficiary under that certain Deed of Trust dated 08/07/2003 in KLAMATH County, Oregon, under Doc # or Book M03 Page 58884 recorded on 08/13/2003.

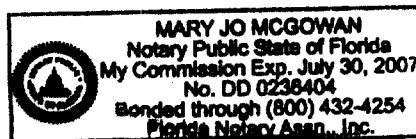
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes H. STEPHEN BAUER, as 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: 06/29/2005  
 UNION FEDERAL BANK OF INDIANAPOLIS

BY: [Signature]  
 SUSAN STRAATMANN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS  
 This instrument was acknowledged before me on  
 06/29/2005 by SUSAN STRAATMANN  
 as VICE PRESIDENT  
 of UNION FEDERAL BANK OF INDIANAPOLIS

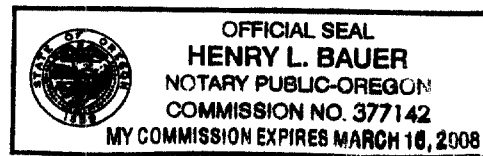
MARY JO MCGOWAN (#DD0236404)  
 Notary Public/Commission expires 07/30/2007



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: JUL 06 2005  
 H. STEPHEN BAUER

STATE OF OREGON COUNTY OF MULTNOMAH  
 This instrument was acknowledged before me  
 on JUL 06 2005 by H. STEPHEN BAUER  
 \_\_\_\_\_  
 Notary Public



WMCRC 3924939 ALM471074