

132619

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: WMBVH 4084888 0633000534

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, KEVIN M O ' ROAKE
was the original Trustor, **AMERITITLE** was the original Trustee, and
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS A NOMINEE FOR GATEWAY
BANK FSB was the original Beneficiary under that certain Deed of Trust
dated 12/15/2004 in KLAMATH County, Oregon, under Doc # or Book M04
Page 87693 recorded on 12/22/2004 .

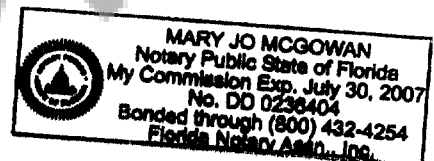
WHEREAS, the undersigned as present Beneficiary, having received
full payment on said Deed of Trust and debt and desiring to sub-
stitute a new Trustee under said Deed of Trust in place and stead
of said original Trustee thereunder. NOW, THEREFORE, the under-
signed hereby substitutes **H. STEPHEN BAUER**, 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: 07/26/2005
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GATEWAY
BANK FSB

BY: [Signature]
CRYSTAL MOORE VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on
07/26/2005 by CRYSTAL MOORE
as VICE PRESIDENT
of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GATEWAY
BANK FSB

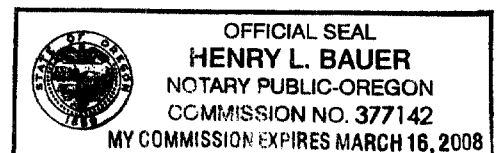
[Signature]
MARY JO MCGOWAN (#DD0236404)
Notary Public/Commission expires 07/30/2007



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: AUG 03 2005
H. STEPHEN BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on AUG 03 2005 by H. STEPHEN BAUER



[Signature]
Notary Public

WMBVH 4084888 CJ510120 1001340-0100018992-3 MERS
PHONE 1-888-679-MERS