

132975

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: WMCRC 4094710 2079090

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

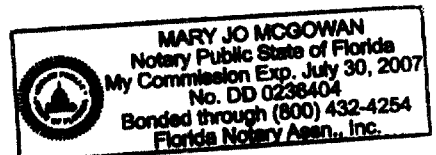
WHEREAS, PAUL F. NEWTON AND SUSAN E. NEWTON was the original Trustor, DAVID FENNELL was the original Trustee, and UNION FEDERAL BANK OF INDIANAPOLIS was the original Beneficiary under that certain Deed of Trust dated 01/27/2003 in KLAMATH County, Oregon, under Doc # or Book M03 Page 06460/ recorded on 02/03/2003 .

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: 07/29/2005
UNION FEDERAL BANK OF INDIANAPOLIS

BY: [Signature]
SUSAN STRAATMANN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on
07/29/2005 by SUSAN STRAATMANN
as VICE PRESIDENT
of UNION FEDERAL BANK OF INDIANAPOLIS



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

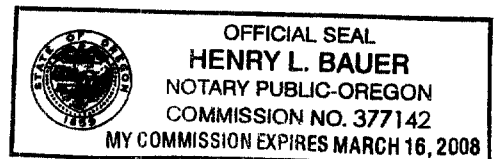
H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: AUG 05 2005
H. STEPHEN BAUER

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

on AUG 05 2005 by H. STEPHEN BAUER

[Signature]
Notary Public



WMCRC 4094710 TFU516164