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WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: WMCRC 4094602 2092925

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, MICHAEL T. SHARP AND MARILYN K. SHARP was the original Trustor, DAVID FENNEL was the original Trustee, and UNION FEDERAL BANK OF INDIANAPOLIS was the original Beneficiary under that certain Deed of Trust dated 01/19/2004 in KLAMATH County, Oregon, under Doc # or Book M04 Page 04282' recorded on 01/23/2004 .

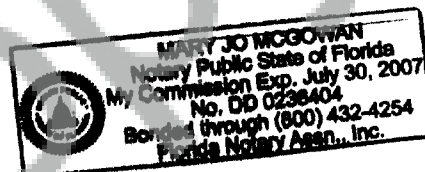
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes H. STEPHEN BAUER, as 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: 07/28/2005
UNION FEDERAL BANK OF INDIANAPOLIS

BY: 2
SUSAN STRAATMANN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on 07/28/2005 by SUSAN STRAATMANN as VICE PRESIDENT of UNION FEDERAL BANK OF INDIANAPOLIS

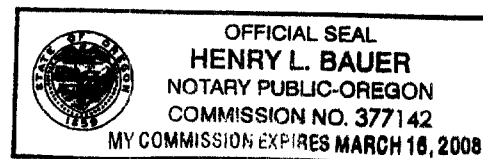
MARY JO MCGOWAN (#DD0236404)
Notary Public/Commission expires 07/30/2007



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: H, 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
H
Notary Public



WMCRC 4094602 TFU514515