

134519

RV
WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: CUNAR 3873272 0003655753

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, MARILYN M DENHAM-CLARK
was the original Trustor, **AMERITITLE** was the original Trustee, and
HIGHLAND COMMUNITY FEDERAL CREDIT UNION was the original Beneficiary
under that certain Deed of Trust dated 08/17/2004 in KLAMATH County,
Oregon, under Doc # M0455648 or Book Page recorded on 08/23/2004 .

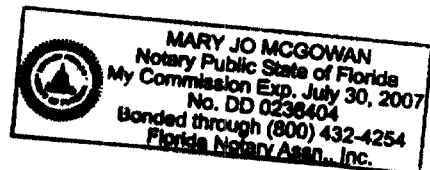
WHEREAS, the undersigned as present Beneficiary, having received
full payment on said Deed of Trust and debt and desiring to sub-
stitute a new Trustee under said Deed of Trust in place and stead
of said original Trustee thereunder. NOW, THEREFORE, the under-
signed hereby substitutes **H. STEPHEN BAUER**, 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: 08/12/2005
CUNA MUTUAL MORTGAGE CORPORATION


BY: 
ELSA MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on
08/12/2005 by ELSA MCKINNON
as VICE PRESIDENT
of CUNA MUTUAL MORTGAGE CORPORATION

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

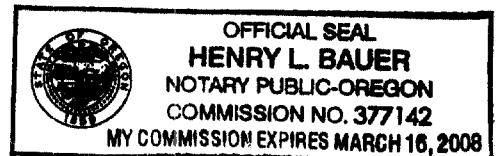


H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee
under said Deed of Trust and as successor Trustee, pursuant to a
written request of the present Beneficiary and in accordance with the
provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or
persons legally entitled thereto, 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: , as Trustee Dated: AUG 16 2005
H. STEPHEN BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on AUG 16 2005 by H. STEPHEN BAUER

Notary Public



CUNAR 3873272 JRL540794 R