

135438

WHEN RECORDED, MAIL TO:  
Nationwide Title Clearing  
2100 Alt. 19 North  
Palm Harbor, FL 34683  
L#: CUNAR 4154937 0003607675

**SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE**

WHEREAS, BONNIE R. COPELAND AND CORRINE M. SWAN was the original Trustor, ASPEN TITLE & ESCROW, INC. was the original Trustee, and KLAMATH PUBLIC EMPLOYEES FEDERAL CREDIT UNION was the original Beneficiary under that certain Deed of Trust dated 06/14/2004 in KLAMATH County, Oregon, under Doc # or Book M04 Page 39199 recorded on 06/18/2004.

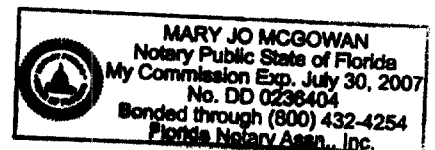
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes H. STEPHEN BAUER, as 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: 08/15/2005  
CUNA MUTUAL MORTGAGE CORPORATION

BY: [Signature]  
ELSA MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS  
This instrument was acknowledged before me on  
08/15/2005 by ELSA MCKINNON  
as VICE PRESIDENT  
of CUNA MUTUAL MORTGAGE CORPORATION

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



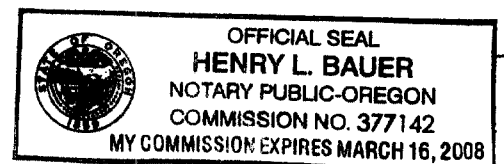
H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: [Signature], as Trustee Dated: AUG 22 2005  
H. STEPHEN BAUER

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

on AUG 22 2005 by H. STEPHEN BAUER

[Signature]  
Notary Public



CUNAR 4154937 PWO543877