M05-70281

Klamath County, Oregon 12/02/2005 08:46:31 AM Pages 1 Fee: \$31.00

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WHEN RECORDED, MAIL TO: Nationwide Title Clearing 2100 Alt. 19 North Palm Harbor, FL 34693 L#: CUNAR 4933884 0002696810

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

was the original Trustor, AMERITITLE WHEREAS, ALBERT PEARCE was the original Trustee. and HIGHLAND COMMUNITY FEDERAL CREDIT UNION was the original Beneficiary under that certain Deed of Trust dated 07/24/2002 in KLAMATH County, Oregon, under Doc # M02 Page 42349 recorded on 07/29/2002 .

Re-Recd: RE-REC DT 07/31/2002, BK M02, PG 43356

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 underigned 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: 11/16/2005 CUNA MUTUAL MORTGAGE CORPORATION ELSA MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS This instrument was acknowledged before me on 11/16/2005 by ELSA MCKINNON as VICE PRESIDENT of CUNA MUTUAL MORTGAGE CORPORATION

MARIA LEONOR GERHOLDT
Notary Public State of Florida
Notary Public/Commission expires 05/26/2009

MARIA LEONOR GERHOLDT
Notary Public State of Florida
My Commission Exp. May 26, 2009
No. DD 0434521
Bonded through (600) 432-4254
Florida Notary Assn. Jos.

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.

Dated: **NOV 2 8 2005** , as Trustee BY: H. STEPHEN BAUER

STATE OF OREGON

COUNTY OF MULTNOMAH This instrument was acknowledged before me

NOV 2 8 2005 by H. STEPHEN BAUER

Notary Public

CUNAR 4933884

OFFICIAL SEAL **HENRY L. BAUER**

NOTARY PUBLIC-OREGON COMMISSION NO. 377142

MY COMMISSION EXPIRES MARCH 16, 2008