

M05-70282

Klamath County, Oregon

12/02/2005 08:47:44 AM

Pages 1 Fee: \$26.00

147193

WHEN RECORDED, MAIL TO:

Nationwide Title Clearing

2100 Alt. 19 North

Palm Harbor, FL 34683

L#: CUNAR 4768903 0003538702

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, SHAWN WESLEY RICHARDS AND LEILANI ANN RICHARDS 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 04/09/2004 in KLAMATH County, Oregon, under Doc # or Book M04 Page 21817 recorded on 04/14/2004 .

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 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

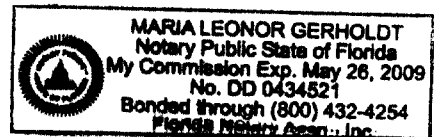
CUNA MUTUAL MORTGAGE CORPORATION

BY: [Signature]
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

[Signature]
MARIA LEONOR GERHOLDT
Notary Public/Commission expires 05/26/2009



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.

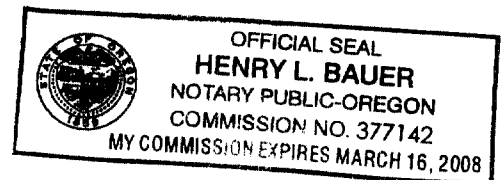
BY: [Signature], as Trustee Dated: NOV 28 2005
H. STEPHEN BAUER

STATE OF OREGON COUNTY OF MULTNOMAH

This instrument was acknowledged before me

on NOV 28 2005 by H. STEPHEN BAUER

[Signature]
Notary Public



CUNAR 4768903 PWO689096