

M05-71231

Klamath County, Oregon

12/16/2005 08:32:40 AM

Pages 1 Fee: \$26.00

148901

WHEN RECORDED, MAIL TO:

Nationwide Title Clearing

2100 Alt. 19 North

Palm Harbor, FL 34683

L#: CUNAR 5008887 0003439047

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, **PENNY A. CALLAWAY** 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 11/17/2003 in KLAMATH County, Oregon, under Doc # or Book M03 Page 86052 recorded on 11/21/2003 .

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: 12/06/2005

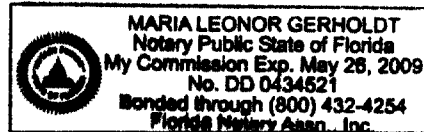
CUNA MUTUAL MORTGAGE CORPORATION

BY: 
ELSA MCKINNON VICE PRESIDENT


STATE OF FLORIDA COUNTY OF PINELLAS

This instrument was acknowledged before me on 12/06/2005 by ELSA MCKINNON as VICE PRESIDENT of CUNA MUTUAL MORTGAGE CORPORATION


MARIA LEONOR GERHOLDT
Notary Public/Commission expires 05/26/2009

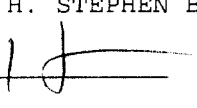


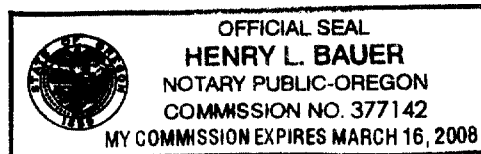
H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: , as Trustee Dated: DEC 12 2005
H. STEPHEN BAUER

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

on DEC 12 2005 by H. STEPHEN BAUER


Notary Public



CUNAR 5008887 PWO722137