

M06-00021

Klamath County, Oregon

01/03/2006 11:05:55 AM

Pages 1 Fee: \$26.00

150840

WHEN RECORDED, MAIL TO:

Nationwide Title Clearing

2100 Alt. 19 North

Palm Harbor, FL 34683

L#: CUNAR 5068612 0002232449

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, CAROL A. KOBERG was the original Trustor, FIRST AMERICAN TITLE COMPANY OF OREGON was the original Trustee, and CUNA MUTUAL MORTGAGE CORPORATION was the original Beneficiary under that certain Deed of Trust dated 01/12/2001 in KLAMATH County, Oregon, under Doc # or Book M01 Page 2134 recorded on 01/18/2001 .

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: 12/15/2005

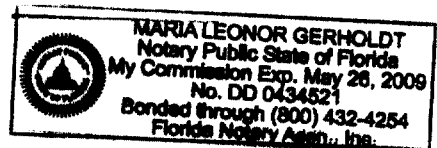
CUNA MUTUAL MORTGAGE CORPORATION

BY: [Signature]
ELSA MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

This instrument was acknowledged before me on 12/15/2005 by ELSA MCKINNON as VICE PRESIDENT of CUNA MUTUAL MORTGAGE CORPORATION

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



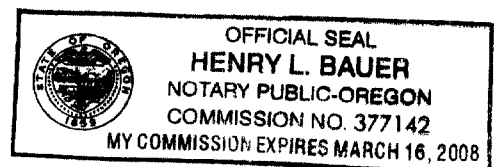
H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: DEC 27 2005
H. STEPHEN BAUER

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

on DEC 27 2005 by H. STEPHEN BAUER

[Signature]
Notary Public



CUNAR 5068612 PWO737284