M06-04031

Klamath County, Oregon 03/06/2006 09:08:45 AM Pages 1 Fee: \$26.00

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WHEN RECORDED, MAIL TO: Nationwide Title Clearing 2100 Alt. 19 North Palm Harbor, FL 34683

L#: CHAS6 5299705 1961012057

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, JEFFREY L. ROWE AND KASEY L. ROWE was the original Trustor, NORTHWEST TRUSTEE was the original Trustee, and UNION FEDERAL BANK OF INDIANAPOLIS was the SERVICES original Beneficiary under that certain Deed of Trust dated 05/23/2005 in KLAMATH County, Oregon, under Doc # or Book M05 Page 39583 recorded on 05/27/2005 .

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: 02/23/2006

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY: MARY JO MCGOWAN

VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

This instrument was acknowledged before me on 02/23/2006 by MARY JO MCGOWAN as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

MARIA LEONOR GERHOLDT Notary Public/Commission expires 05/26/2009 MARIA LEONOR GERHOLDT Notary Public State of Florida Ay Commission Esp. May 28, 2009 No. DD 0434521 Bonded through (800) 432-4254 through (800) 432-4254 Ida Notary Assn., Inc.

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: MAR 0 1 2006 _, as Trustee BY:___

H. STEPHEN BAUER

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

on MAR 01 2006 _ by H. STEPHEN BAUER

Notary Public

OFFICIAL SEAL **HENRY L. BAUER** NOTARY PUBLIC-OREGON COMMISSION NO. 377142 MY COMMISSION EXPIRES MARCH 16, 2008

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1-888-679-MERS