

156874

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: WMCRC 5307407 2087666

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, CHRISTINE D. MCKENZIE AND JOSEPH A. MCKENZIE was the original Trustor, DAVID FENNELL was the original Trustee, and UNION FEDERAL BANK OF INDIANAPOLIS was the original Beneficiary under that certain Deed of Trust dated 08/14/2003 in KLAMATH County, Oregon, under Doc # or Book M03 Page 61113 recorded on 08/20/2003 .

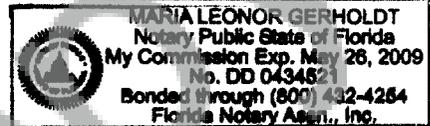
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes H. STEPHEN BAUER, as 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: 03/01/2006
UNION FEDERAL BANK OF INDIANAPOLIS

BY: _____
SUSAN STRAATMANN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on 03/01/2006 by SUSAN STRAATMANN as VICE PRESIDENT of UNION FEDERAL BANK OF INDIANAPOLIS

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



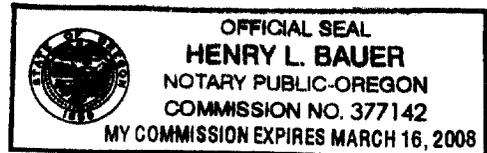
H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: MAR 07 2006
H. STEPHEN BAUER

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

on MAR 07 2006 by H. STEPHEN BAUER

Notary Public



WMCRC 5307407 TFU830363