

161040

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt. 19 North
 Palm Harbor, FL 34683
 L#: CHSDR 5657847 16049124

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, KELLY M. PHILLIPS AND CATHY L. PHILLIPS was the original Trustor, AMERITITLE was the original Trustee, and FIRST FRANKLIN FINANCIAL CORPORATION was the original Beneficiary under that certain Deed of Trust dated 09/13/2002 in KLAMATH County, Oregon, under Doc # or Book M02 Page 53532 recorded on 09/19/2002 .

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: 04/13/2006

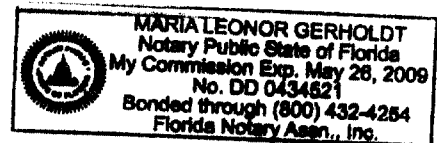
CHASE HOME FINANCE, LLC SUCCESSOR BY MERGER WITH CHASE MANHATTAN MORTGAGE CORPORATION, AS SERVICING AGENT FOR FIRST FRANKLIN FINANCIAL CORPORATION

BY: MARY JO MCGOWAN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

This instrument was acknowledged before me on 04/13/2006 by MARY JO MCGOWAN as VICE PRESIDENT of CHASE HOME FINANCE, LLC SUCCESSOR BY MERGER WITH CHASE MANHATTAN MORTGAGE CORPORATION, AS SERVICING AGENT FOR FIRST FRANKLIN FINANCIAL CORPORATION

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

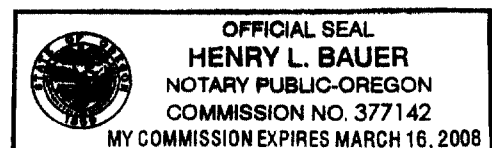


H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: H. STEPHEN BAUER, as Trustee Dated: APR 19 2006

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on APR 19 2006 by H. STEPHEN BAUER

[Signature]
 Notary Public



CHSDR 5657847 PW0886140