

165882

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: CHAS6 5900258 1960213304

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, FRANCES J. GRAVES was the original Trustor, FIRST AMERICAN TITLE COMPANY was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 10/21/2004 in KLAMATH County, Oregon, under Doc # or Book M04 Page 73907 recorded on 10/28/2004 .

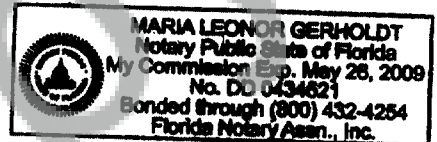
WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes H. STEPHEN BAUER, as 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: 06/23/2006
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GATEWAY FINANCIAL SERVICES

BY: _____
MARY JO MCGOWAN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on 06/23/2006 by MARY JO MCGOWAN as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GATEWAY FINANCIAL SERVICES

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

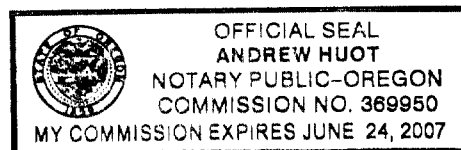


H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: JUN 30 2006
H. STEPHEN BAUER

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on JUN 30 2006 by H. STEPHEN BAUER

Notary Public



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1-888-679-MERS