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10/23/2006 09:17:45 AM

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WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683
L#: 7 CHSDR 63206 22292411

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, LUCAS KYLE RITTER AND CELESTE RITTER was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO. was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. was the original Beneficiary under that certain Deed of Trust dated 09/23/2005 in KLAMATH County, Oregon, under Doc # or Book M05 Page 65294 recorded on 09/28/2005 .

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: 10/12/2006

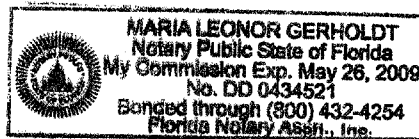
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR FINANCIAL CAPITAL INC

BY: MARY JO MCGOWAN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

This instrument was acknowledged before me on 10/12/2006 by MARY JO MCGOWAN as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR FINANCIAL CAPITAL INC

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

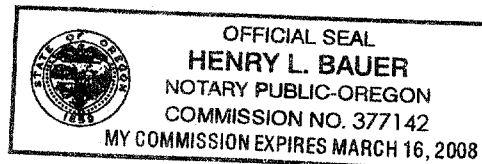


H. STEPHEN BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: OCT 18 2006

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on OCT 18 2006 by H. STEPHEN BAUER

Notary Public



1-888-679-MERS

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