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01/08/2008 08:43:24 AM

Fee: \$26.00

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WHEN RECORDED, MAIL TO:
CHASE MANHATTAN MORTGAGE CORP
C/O NTC 2100 Alt. 19 North
Palm Harbor, FL 34683
L#: CHMSP 8341594 22294268

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, LUCAS KYLE RITTER & CELESTE RITTER was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO was the original Trustee, and FINANCIAL CAPITAL INC was the original Beneficiary under that certain Deed of Trust dated 09/23/2005 in KLAMATH County, Oregon, under Doc # M2005-65293 or Book Page 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 HENRY L. BAUER, as Trustee under said Deed of Trust and directs the said HENRY L. BAUER to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

Dated: 12/31/2007

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

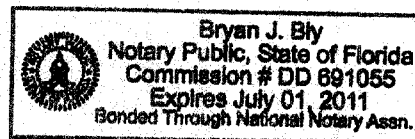
BY:

CRYSTAL MOORE VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

This instrument was acknowledged before me on 12/31/2007 by CRYSTAL MOORE as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR BNC MORTGAGE, INC

BRYAN J. BLY
Notary Public/Commission expires 07/01/2011

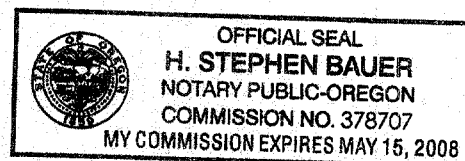


HENRY L. BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: HENRY L. BAUER, as Trustee Dated: JAN 04 2008

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on JAN 04 2008 by HENRY L. BAUER

Notary Public



1-888-679-MERS

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