



00038167200800003080010018

01/08/2008 08:46:51 AM

Fee: \$26.00

202467

WHEN RECORDED, MAIL TO:
JPMorgan Chase Bank NA
C/O NTC 2100 Alt. 19 North
Palm Harbor, FL 34683
L#: JPLRC 8341649 00426360216157

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, SUSAN C. DOWLING AND JOHN T. DOWLING was the original Trustor, OR STEWART TITLE GUARANTY CO. was the original Trustee, and BANK ONE, N.A. was the original Beneficiary under that certain Deed of Trust dated 02/20/2004 in KLAMATH County, Oregon, under Doc # or Book M04 Page 13036 recorded on 03/08/2004 .

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 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.

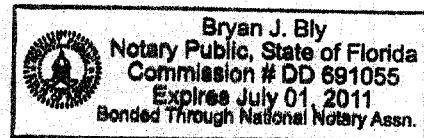
Dated: 12/27/2007
JPMORGAN CHASE BANK, N.A. SUCCESSOR BY MERGER TO BANK ONE, N.A.

BY: [Signature]
CRYSTAL MOORE VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS

This instrument was acknowledged before me on 12/27/2007 by CRYSTAL MOORE as VICE PRESIDENT of JPMORGAN CHASE BANK, N.A. SUCCESSOR BY MERGER TO BANK ONE, N.A.

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



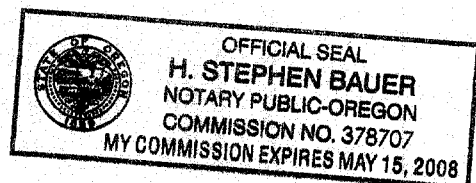
HENRY L. BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, 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: [Signature], as Trustee Dated: JAN 02 2008
HENRY L. BAUER

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

on JAN 02 2008 by HENRY L. BAUER

[Signature]
Notary Public



JPLRC 8341649 PWO1697452