

PREPARED BY, WHEN RECORDED, MAIL TO:
TITLE RECON TRACKING
DIR RECORDING INFORMATION
301 E. OLIVE AVE. STE 300
BURBANK, CA 91502
(818) 840-0034

TRT RECON CODE: SOU-0538919 Loan No: 11822980-6 Invest:

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RICHARD R. GERHARDT & CHERYL K. GERHARDT was the original Trustor, U.S. Bank of Washington, National Association was the original Trustee, and U.S. Bancorp Mortgage Company was the original Beneficiary under that certain Deed of Trust dated , , Recorded on Aug 30 1991, Instrument #: , Book M91, Page 17398, rerecorded , Inst# , Bk , Pg of Official Records in the Office of the Recorder of KLAMATH County, Oregon, AND WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of and stead of said original Trustee. NOW, THEREFORE, the undersigned, beneficiary, hereby substitutes HENRY L. BAUER as Trustee under said Deed of Trust and HENRY L. BAUER, as substitute trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by him thereunder.

BENEFICIARY: Source One Mortgage Services Corporation, formerly known as Fireman's Fund Mortgage Corporation, formerly known as Manufacturers Hanover Mortgage Corporation, formerly known as Citizens Mortgage Corporation


Keith L. Clark

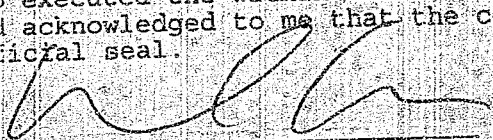
Assistant Secretary

Source One Mortgage Services Corporation, formerly known as Fireman's Fund Mortgage Corporation, formerly known as Manufacturers Hanover Mortgage Corporation, formerly known as Citizens Mortgage Corporation

Corporate Acknowledgement

STATE OF California)
COUNTY OF Los Angeles)SS

On Aug 01 1997 before me, the undersigned Notary Public, personally appeared the above named, Keith L. Clark, as Assistant Secretary, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who executed the within instrument on behalf of the corporation therein named and acknowledged to me that the corporation executed it. WITNESS my hand and official seal.


Paul Perrick, NOTARY PUBLIC - COMMISSION EXPIRES: 2-5-01



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE - PAGE 2

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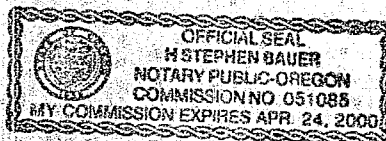
TRUSTEE: HENRY L. BAUER


 HENRY L. BAUER
 TRUSTEE

INDIVIDUAL ACKNOWLEDGEMENT

STATE OF OREGON) ss.
COUNTY OF MULTNOMAH)

On this 14 day of AUG in the year 1997, before me, the undersigned, a Notary Public, in and for said County and State, personally appeared Henry L. Bauer personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the WITNESS my hand and official seal.


 Notary's Signature
 Commission Expires:


STATE OF OREGON, COUNTY OF KLAMATH: ss.

Filed for record at request of _____ DIR Recording Information _____ the 20th day
 of August A.D., 19 97 at 9:59 o'clock A. M., and duly recorded in Vol. M97
 of Mortgages on Page 27291

FEE \$20.00

By Bernetha G. Letsch, County Clerk
Kathleen Rosen