

67945

Vol. 111 Page 37817

When recorded mail to:
MARY KATHLEEN SHADLEY

3940 BRISTOL AVE
KLAMATH FALLS, OR 97603

Recording requested by:
GNAC MORTGAGE CORPORATION
P.O. Box 83671
San Diego, CA 92186-5071

Loan No. 0000648709

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated October 1, 1998 is made by Wells Fargo Bank, N.A., as successor to First Interstate Bank of Oregon, N.A. ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor MARY KATHLEEN SPIKER executed that certain Deed of Trust dated 4/25/94 and recorded on 4/27/94 as Auditor's Number 79839 in Book M94 at Page 12692 of the Official Records in the Office of the Recorder of KLAMATH County, OREGON, to ASPEN TITLE AND ESCROW INC, TRUSTEE, as the original Trustee for the benefit of FIRST INTERSTATE BANK OF OREGON, N.A. as the original Beneficiary.

WHEREAS, Successor Beneficiary is the original Beneficiary or successor in interest to the original Beneficiary;

WHEREAS, Successor Beneficiary desires to appoint Successor Trustee to act as Trustee in place of the original Trustee named in the Deed of Trust and to request Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to original Trustee by the Deed of Trust;

NOW, THEREFORE, Successor Beneficiary and Successor Trustee agree as follows:

1. Successor Beneficiary appoints Successor Trustee to act as the Trustee in place of the original Trustee named in the Deed of Trust and requests Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to the original Trustee by the Deed of Trust.
2. Successor Trustee does hereby RECONVEY without warranty, to the person or persons legally entitled thereto, all the estate now held by it under said Deed of Trust.

37848

Wells Fargo Bank, N.A., as successor to
First Interstate Bank of Oregon, N.A.
(Successor Beneficiary)

By *Carrie L. Carlson*
CARRIE L. CARLSON,
Its: ASSISTANT VICE PRESIDENT

WELLS FARGO BANK (ARIZONA), N.A.
(Successor Trustee)

By *Carrie L. Carlson*
CARRIE L. CARLSON,
Its: ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA
County of San Diego

On October 1, 1998, before me, BETTY HALL, personally appeared
CARRIE L. CARLSON, ASSIST. VICE PRESIDENT, 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 she executed the same in her authorized capacity, and
that by her signature on the instrument the person, or entity upon behalf of which the person
acted, executed the instrument.

WITNESS my hand and official seal.

Betty J. Hall
Notary's Signature



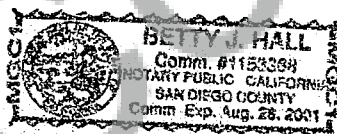
(Notary's Seal)

STATE OF CALIFORNIA
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acted, executed the instrument.

WITNESS my hand and official seal.

Betty J. Hall
Notary's Signature



(Notary's Seal)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of GMAC Mortgage
of October A.D., 19 98 at 2:14 o'clock P.M., and duly recorded in Vol. M98
of Mortgages on Page 37847

FEE \$20.00

By *Bernetha G. Letsch* County Clerk