

When recorded mail to:
HAROLD DANIELS
PHYLLIS DANIELS
3144 EMERALD ST
KLAMATH FALLS, OR 97601

Recording requested by:
GMAC MORTGAGE CORPORATION
P.O. Box 85071
San Diego, CA 92186-5071

Loan No. 0010439685

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated October 3, 1998 is made by WELLS FARGO BANK, N.A. ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor HAROLD DANIELS AND PHYLLIS DANIELS executed that certain Deed of Trust dated 9/3/96 and recorded on 9/9/96 as Auditor's Number 24642 in Book M96 at Page 28258 of the Official Records in the Office of the Recorder of KLAMATH County, OREGON, to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, TRUSTEE, as the original Trustee for the benefit of JEFFERSON STATE MORTGAGE 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.

WELLS FARGO BANK, 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 3, 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
County of San Diego

On October 3, 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 OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of GMAC Mortgage Corp. the 20th day
of October, A.D., 19 98 at 10:33 o'clock A. M., and duly recorded in Vol. M98
of Mortgages on Page 38347

FEE \$20.00

By Bernetha G. Letsch, County Clerk