

'98 NOV 30 P3:21

When recorded mail to:  
DAVID RUTLEDGE  
754 W OREGON AVENUE  
KLAMATH FALLS OR 97601

## RECORDING REQUESTED BY:

CMAC MORTGAGE CORPORATION  
P. O. BOX 85293  
SAN DIEGO CA 92186-5293

LOAN NO. 0000818351

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE dated, NOV 3 1998, is made by OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF OREGON ("Successor Beneficiary"). and Wells Fargo Bank (Arizona), N.A., ("Successor Trustee")

WHEREAS, The original Trustor DAVID RUTLEDGE executed that certain Deed of Trust dated 08/11/95 and recorded on 08/21/95, as Serial No. 4879 in Book(Real) M95-- at Page(Image) 22403--; of the Official Records in the Office of the Recorder of KLAMATH County, OREGON, to MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY, TRUSTEE, as the original Trustee for the benefit of FIRST NATIONAL BANK OF OREGON 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 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 Trustee and Successor Beneficiary agree as follows:

1. Successor Beneficiary, appoints Successor Trustee to act as trustee in place of 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.

IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above.

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OREGON HOUSING  
AND COMMUNITY SERVICES DEPT, STATE OF OREGON  
(Successor Beneficiary)

By: Kari Cleveland  
KARI CLEVELAND  
AUTHORIZED SIGNER  
HOUSING FINANCE SECTION

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

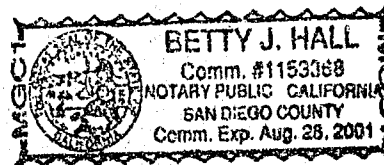
By: Carrie L. Carlson  
CARRIE L. CARLSON,  
ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA  
County of San Diego

On 11-3-98, before me, BETTY HALL, personally appeared CARRIE L. CARLSON, 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  
Signature



(Notary's Seal)

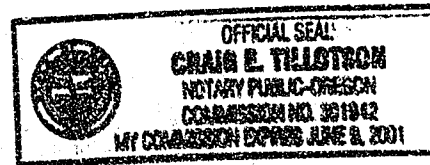
Notary's

STATE OF OREGON  
County of Marion

On NOV 3 1998, before me, Craig E. Tillotson, personally appeared Kari Cleveland, 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.

Craig E. Tillotson  
Notary's Signature



(Notary's Seal)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of GMAC Mortgage Corp. the 30th day of November A.D., 19 98 at 3:21 o'clock P. M., and duly recorded in Vol. M98 of Mortgages on Page 43613.

FEE \$20.00

By Bernetha G. Letsch, County Clerk  
Kathleen Rose