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When recorded mail to: YVONNE S WOODWARD MELVIN G WOODWARD 810 DOTY ST KLAMATH FALLS, OR 97601

Recording requested by: GMAC MORTGAGE CORPORATION P.O. Box 85671 San Diego, CA 92186-5071

Loan No. 0000599175

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated November 30, 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 YVONNE S WOODWARD AND MELVIN G WOODWARD executed that certain Deed of Trust dated 3/22/93 and recorded on 3/31/93 as Auditor's Number 78384 in Book M94 at Page 9520 of the Officical Records in the Office of the Recorder of KLAMATH County, OREGON, to MOUNTAIN TITLE COMPANY, 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.

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By MARY WINBAUER, Ils: ASSISTANT VICE PRESIDENT STATE OF CALIFORNIA County of San Diego On November 30, 1998, before me, Betty J. Hall, personally appeared MARY WINBAUER 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 mottament 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. STATE OF CALIFORNIA County of San Diego On November 30, 1998, before me, Betty J. Hall, personally appeared MARY WINBAUER 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 site 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. WITNESS my hand and official seal. STATE OF ORGON: COUNTY OF KLAMATH: ss. Filed for record at request of GMAC Mortgage Corp. On Page Mortgages On Page Mortgages On Page Mortgage Corp. Bernetha C. Letch, County Clerk Mortgages Bernetha C. Letch, County Clerk Bernetha C. Letch, County Clerk		Wells Fargo Bank, N.A., as successor to First Interstate Bank of Oregon, N.A. (Successor Beneficiary)	WELLS FARGO BANK (ARIZONA), N.A. (Successor Trustee)
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