

72164

Vol. 1998 Page 47410

When recorded mail to:  
PAUL N GARDNER  
DEBRA L GARDNER  
3820 STURDIVANT  
KLAMATH FALLS, OR 97603

98 DEC 29 10:17

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

Loan No. 0000415107

#### SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated December 10, 1998 is made by Wells Fargo Bank, N.A., as successor to First Interstate Bank of Oregon, N.A., formerly known as First National Bank of Oregon ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor PAUL N. GARDNER AND DEBRA L. GARDNER HUSBAND AND WIFE executed that certain Deed of Trust dated 10/14/78 and recorded on 10/14/78 as Auditor's Number --- in Book 103 at Page 1529 of the Official Records in the Office of the Recorder of KLAMATH County, OREGON, to TRANSAMERICA TITLE INSURANCE CO., 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 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.

20-CH

47411

Wells Fargo Bank, N.A., as successor to  
First Interstate Bank of Oregon, N.A.,  
formerly known as First National Bank of  
Oregon  
(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

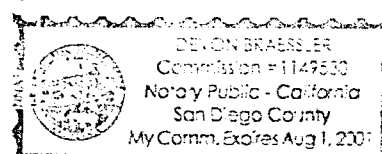
STATE OF CALIFORNIA  
County of San Diego

DEVON BRAESSLER

On December 10, 1998, before me, ~~Betty J. 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.

*Devon Braessler*  
Notary's Signature



(Notary's Seal)

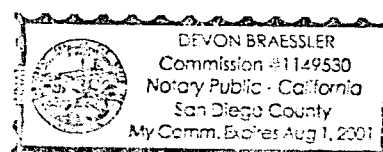
STATE OF CALIFORNIA  
County of San Diego

DEVON BRAESSLER

On December 10, 1998, before me, ~~Betty J. 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.

*Devon Braessler*  
Notary's Signature



(Notary's Seal)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of GMAC Mortgage Corp. the 29th day  
of December A.D., 19 98 at 10:17 o'clock A. M., and duly recorded in Vol. M98  
of Mortgages on Page 47410.

FEE \$20.00

Bernetha G. Letsch, County Clerk  
By *Kathleen Ross*