

99 JAN 28 11:48

When recorded mail to:
NEIL C GRUHLKE TRST
CAROL A GRUHLKE TRST
131053 AIRTEL LANE
LA PINE, OR 97739

Recording requested by:
GMAC MORTGAGE CORPORATION
P.O. Box 83071
San Diego, CA 92186-5071

Loan No. 0001781582

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated December 16, 1998 is made by WELLS FARGO BANK, N.A. ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor NEIL C. GRUHLKE AND CAROL A. GRUHLKE executed that certain Deed of Trust dated 7/6/95 and recorded on 7/14/95 as Auditor's Number 2774 in Book M94 at Page 18271 of the Official Records in the Office of the Recorder of KLANATH County, OREGON, to CHICAGO TITLE INSURANCE COMPANY, TRUSTEE as the original Trustee for the benefit of FIRST FRANKLIN FINANCIAL CORPORATION 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:

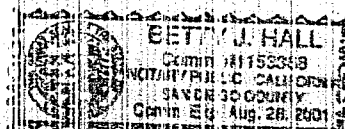
1. Successor Beneficiary appoints Successor Trustee to act as the Trustee in place of the original Trustee named in the Deed of Trust and requests Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to the original Trustee by the Deed of Trust.
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.

31156

WELLS FARGO BANK, N.A.
(Successor Beneficiary)By *Carrie L. Carlson*
CARRIE L. CARLSON,
Its: ASSISTANT VICE PRESIDENTWELLS FARGO BANK (ARIZONA), N.A.
(Successor Trustee)By *Carrie L. Carlson*
CARRIE L. CARLSON,
Its: ASSISTANT VICE PRESIDENTSTATE OF CALIFORNIA
County of San Diego

On December 16, 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.

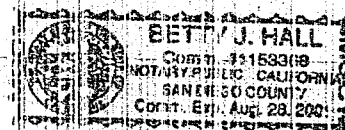
Betty J. Hall
Notary's Signature

(Notary's Seal)

STATE OF CALIFORNIA
County of San Diego

On December 16, 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.

Betty J. Hall
Notary's Signature

(Notary's Seal)

STATE OF OREGON : COUNTY OF CLATSOP :

Filed for record at request of CMAC Mortgage Corp. the 28th day
of January A.D. 1999 at 11:48 o'clock A.M. and duly recorded in Vol. 499
of Not. 24-229 on Page 355
FILE \$20.00
by *Kathleen Jones* Land Smith, County Clerk.