

When recorded mail to:  
NEIL C GRUHLKE TRUSTEE  
CAROL A GRUHLKE TRUSTEE  
151053 AMY IL LANE  
LA PINE, OR 97739

Recording requested by:  
GMAC MORTGAGE CORPORATION  
P.O. Box 85071  
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 Trustee, NEIL C. GRUHLKE AND CAROL A. GRUHLKE executed that certain Deed of Trust dated 1/6/95 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 Klamath 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 now held by it under said Deed of Trust.

WELL FARGO BANK N.  
(Successor Beneficiary)

By *Betty J. Hall*  
CARRIE L. CARLSON,  
Its: ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA  
County of San Diego

On December 16, 1998, before me, 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

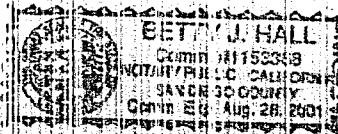
WELL FARGO BANK (ARIZONA) N.A.  
(Successor Trustee)

By *Betty J. Hall*  
CARRIE L. CARLSON,  
Its: ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA  
County of San Diego

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.



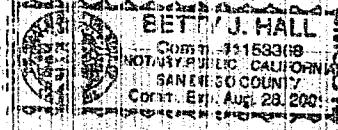
(Notary's Seal)

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 Klamath

Filed or recorded at request of \_\_\_\_\_  
on January A.D. 1999 at 11:18  
of No. 22219 for \$20.00

MIC Mortgage Corp. the 28th day  
o'clock A.M. and duly recorded in Vol. M99  
on Pg. 3155 by Lindi Smith, County Clerk