When recorded mail to: CARRIE N MCCARTHY J710 BISBEE AVE KLAVATH FALLS, OR 97603

Recording requested by: GMAC MORTGAGE CORPORATION P.O. Bex E5071 San Diego. CA 92186-5071

Loan No. 0000415729

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated December 10 1998 is made by Oregon Housing Department of Commerce, State of Oregon ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor DANNY RAY HENRY AND JULIE HENRY, HUSBAND AND WIFE executed that certain Deed of Trust dated 7/6/78 and recorded on 9/7/78 as Auditor's Number 5-1590 in Book M78 at Page 19771 of the Official Records in the Office of the Recorder of KLAMATH County, OREGON, to TRANSAMERICA TITLE INSURANCE COMPANY, 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 reconver to all persons legally entitled thereto all the right, title and interest granted to original Trustee by the Deed of Trust.

NOW, THEREPORE, Successor Beneficiary and Successor Trustee agree as follows:

- i. 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. Successo: 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.

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

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		HOUSING FINANCE SECTION	ASSISTANT VICE PRESIDENT
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OF COMMERCH, STATE OF OREGON

(Successor Seneficiary)