

When recorded mail to:  
CARRIE N MCCARTHY

3710 BISBEE AVE  
KLAMATH FALLS, OR 97603

Recording requested by:  
GMAC MORTGAGE CORPORATION  
P.O. Box 15071  
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 2/6/78 and recorded on 9/7/78 as Auditor's Number 34590 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 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.

4324

OREGON HOUSING DEPARTMENT  
OF COMMERCE, STATE OF OREGON  
(Successor Beneficiary)

By Kari Cleveland  
KARI CLEVELAND  
AUTHORIZED SIGNER  
HOUSING FINANCE SECTION

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

By Carrie Carlson  
CARRIE L. CARLSON  
ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA  
County of San Diego

On 12-19-98, before me, BETTY HALL, personally appeared CARRIE L. CARLSON, 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)

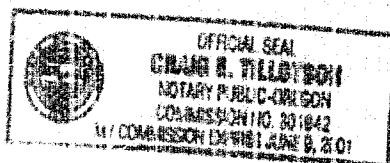
STATE OF OREGON  
County of Marion

On DEC 10 1998, before me, Craig E. Tillotson, personally appeared Kari Cleveland, 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.

Craig E. Tillotson  
Notary's Signature

(Notary's Seal)



STATE OF OREGON: COUNTY OF KLAMATH: 15.

Filed for record at request of GHAC Mortgage Corp.  
of February AD1999 at 3:46 o'clock P. M., and duly recorded in Vol. M99  
of Mortgages on Page 4323

FEE \$15.00

Linda Smith, County Clerk  
by Kathleen Russell