

When recorded mail to:
DALE J KOEHLER
BARBARA L KOEHLER
455 HAVENCREST CT
KLAMATH FALLS, OR 97603

59 JUN 17 1999

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

Loan No. 010937092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated May 3, 1999 is made by **GMAC Mortgage Corporation** ("Successor Beneficiary"), and **Wells Fargo Bank (Arizona), N.A.** ("Successor Trustee").

WHEREAS, the original Trustor **DALE J. KOEHLER AND BARBARA L. KOEHLER REVOCABLE TRUST DATED JULY 13, 1994** executed that certain Deed of Trust dated June 9, 1995 and recorded on June 22, 1995 as Auditor's Number 1915 in Book --- at Page --- of the Official Records in the Office of the Recorder of **KLAMATH County, OREGON**, to **MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY** as the original Trustee for the benefit of **BANK OF AMERICA OREGON, A STATE CHARTERED BANK** 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.

GMAC Mortgage Corporation
(Successor Beneficiary)

By: [Signature]
Alicia Policarpio
Its: Assistant Secretary

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

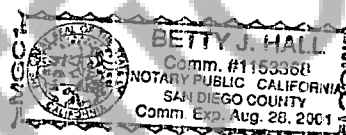
By: [Signature]
Alicia Policarpio
Its: Assistant Secretary

STATE OF CALIFORNIA
County of San Diego

On May 3, 1999, before me, Betty J. Hall, personally appeared Alicia Policarpio, Assistant Secretary, 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 he/she executed the same in his/her authorized capacity, and that by his/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

[Signature]
Notary's Signature



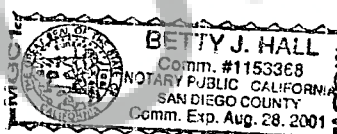
(Notary's Seal)

STATE OF CALIFORNIA
County of San Diego

On May 3, 1999, before me, Betty J. Hall, personally appeared Alicia Policarpio, Assistant Secretary, 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 he/she executed the same in his/her authorized capacity, and that by his/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

[Signature]
Notary's Signature



(Notary's Seal)

State of Oregon, County of Klamath
Recorded 5/17/99, at 1:49 p.m.
In Vol. M99 Page 19528
Linda Smith, County Clerk
Fee \$ 20.00

[Signature]
Linda Smith