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When recorded mail to: TIONS CARTER JONES COLL

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Recording requested by: GMAC MORTGAGE CORPORATION P.O. Box 35071 San Diego, CA 92186-5071

Loan No. 000367524

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated May 19, 1999 is made by Wells Fargo Bank, N.A., as successor to First Interstate Mortgage Company ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor CHARLES L. STEVENSON AND CLOVIS VERA STEVENSON executed that certain Deed of Trust dated May 20, 1977 and recorded on May 23, 1977 as Auditor's Number 29931 in Book 77 at Page 8867 of the Officical Records in the Office of the Recorder of KLAMATH County, OREGON, to MOUNTAIN TITLE CO. 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.