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When recorded mail to: KENNETH S MACY SHIRLEY A MACY PO BOX 1153 CHILOQUIN, OF: 97624

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

Loan No. 010548436

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated May 24, 1999 is made by GMAC Mortgage Corporation ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor KENNETE: STEVE MACY, SHIRLEY ANN MACY executed that certain Deed of Trust dated September 18, 1996 and recorded on September 24, 1996 as Auditor's Number 25589 in Book — at Page — of the Officical Records in the Office of the Recorder of KLAMATH County, OREGON to FIRST AMERICAN TITLE INSURANCE CO. as the original Trustee for the benefit of FIRST INTERSTATE RESIDENTIAL MORTGAGE, L.L.C. 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.