

1999 NOV 24 PM 3:06

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When Recorded Mail To:
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P. O. Box 192
Provo, Utah 84603-0192

Loan Number: 000355925

SUBSTITUTION OF TRUSTEE

Kevin C. Maughan, Attorney at Law, a member of the Oregon State Bar, is hereby appointed successor trustee under that certain Trust Deed, executed by DONALD W. GERDING & RUBY V. GERDING, HUSBAND AND WIFE as Trustor, in which KLAMATH COUNTY TITLE CO. is named Trustee, and FIRST NATIONAL BANK OF OREGON is named as Beneficiary, and was recorded April 10, 1974 as Entry No. 87605 in Book M74 at Page 4406, Certificate —, official records of KLAMATH County, OREGON.

GMAC Mortgage Corporation

By: Kathy R. Fox
Kathy R. Fox, Vice President

STATE OF CALIFORNIA
County of San Diego

On September 16, 1999, before me, Betty J. Hall, personally appeared Kathy R. Fox, Vice President, 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

Betty J. Hall
Notary's Signature
Betty J. Hall
1999-09-15



(Notary's Seal)

NTS FILE 41973

State of Oregon, County of Klamath
Recorded 11/24/99, at 3:06 p.m.
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Linda Smith,
County Clerk Fee \$ 10.00