2000 MAY -4 FN 2: 13

State of Oregon, County of Klamath Recorded 05/04/00, at 2:/3 p. m. In Vol. M00 Page / 16/3/ Linda Smith, County Clerk Fee\$ 26

WHEN RECORDED MAIL TO: Zoom Recordation Services A Unit of NTS P. O. Box 192 Provo, Utah 84603-0192

GMAC Loan No. 010230613

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned Beneficiary and Current Owner and Holder of the Note secured by a Deed of Trust by CHARLES C. CHARLES, A MARRIED PERSON AND FLORA I. CHARLES, AN UNMARRIED PERSON as Trustor, to ASPEN TITLE AND ESCROW, as Trustee, in favor of HEADLANDS MORTGAGE COMPANY as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on August 15, 1996, in KLAMATH County, State of Oregon, as Document No. 23315, Certificate —, hereby substitutes Kevin C. Maughan, Attorney at Law, an active member of the Oregon State Bar, as Trustee in lieu of the above named Trustee under said Deed of Trust.

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Kevin C. Maughan, Attorney at Law, an active member of the Oregon State Bar hereby accepts said appointment as trustee under said Deed of Trust and as Successor Trustee of said Deed of Trust does hereby reconvey, without warranty, to the person or persons legally entitled thereto all the estate now held by him under said Deed of Trust.

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GMAC Mortgage Corporation
Beneficiary and Current Owner and Holder of the Note

By: Kathy R. Fox Its: Vice President

STATE OF CALIFORNIA

COUNTY OF SAN DIEGO

On February 22, 2000, 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

KEVIN C. MAUGHAN, Attorney at Law, an active member of the Oregon State Bar

STATE OF OREGON

ovin C. Maughan

COUNTY OF CLACKAMAS

On APR 1 7 2000 personally appeared before me Kevin C. Maughan, Attorney at Law, an active member of the Oregon State Bar, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

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Notary Public State of Oregon

My Commission Expires: 3-10

Dall

BETTY J. HALL
Comm. #1153368
NOTARY PUBLIC CALIFORNIA
SAN DIEGO COUNTY
Comm. Exp. Aug. 28, 2001

OFFICIAL SEAL SANDY WHITNEY NOTARY PUBLIC-OREGON COMMISSION NO. 062593 MY COMMISSION EXPIRES MAR 10, 2001

NTS FILE 47548

2000-02-21

Notary Public