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WHEN RECORDED MAIL TO:
Henry L. Bauer
Henry L. Bauer & Associates, P.C.
5440 SW Westgate Drive, Suite 250
Portland, OR 97221-2422

GMAC Loan No. 010395564

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 **STEVEN A. KLUS AND TAMATHA C. KLUS, HUSBAND AND WIFE** as Trustor, to **AMERITITLE**, as Trustee, in favor of **NORWEST MORTGAGE, INC.** as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on **October 16, 1996**, in **KLAMATH** County, State of Oregon, as Document No. **26854**, Book —, Page —, Certificate —, hereby substitutes Henry L. Bauer, 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.

Henry L. Bauer, 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.

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

By: Alicia Policarpio
Its: Assistant Secretary

HENRY L. BAUER, Attorney at Law,
an active member of the Oregon State Bar

By: Henry L. Bauer
Henry L. Bauer

STATE OF CALIFORNIA)
COUNTY OF SAN DIEGO) : §

STATE OF OREGON)
COUNTY OF MULTNOMAH) : §

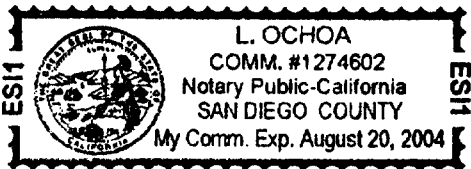
On October 25, 2000, before me, L. Ochoa, personally appeared Alicia Policarpio, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same 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.

On NOV 3 2000, personally appeared before me Henry L. Bauer, 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.

WITNESS my hand and official seal

Notary Public
State of Oregon
My Commission Expires: _____

L. Ochoa
Notary Public



2000-10-24

State of Oregon, County of Klamath
Recorded 11/09/00, at 10:05 a.m.
In Vol. M00 Page 40643
Linda Smith,
County Clerk Fee\$ 26.00