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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. 306899292

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 JAMES WIDENER AND KAREN RAY WIDENER, HUSBAND AND WIFE as Trustor, to AMERITITLE, as Trustee, in favor of HEADLANDS MORTGAGE COMPANY as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on January 22, 1999, in KLAMATH County, State of Oregon, as Document No. 73355, Book M99, Page 2188, 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

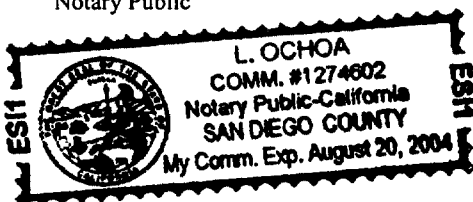
STATE OF CALIFORNIA)
 : §
 COUNTY OF SAN DIEGO)

STATE OF OREGON)
 : §
 COUNTY OF MULTNOMAH)

On December 21, 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.

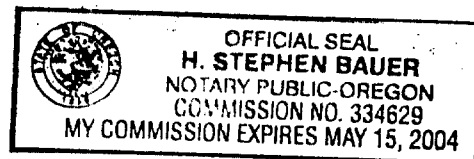
WITNESS my hand and official seal

L. Ochoa
 Notary Public



On JAN 02 2001, 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.

Henry L. Bauer
 Notary Public
 State of Oregon
 My Commission Expires: _____



2000-12-15

State of Oregon, County of Klamath
 Recorded 01/04/01, at 1:46 p. m.
 In Vol. M01 Page 386
 Linda Smith,
 County Clerk Fee\$ 26.00