4971

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

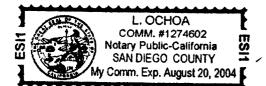
GMAC Loan No. 306711396

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 BRETT J. OWENS, AN UNMARRIED MAN as Trustor, to AMERITITLE, as Trustee, in favor of NEW AMERICA FINANCIAL, INC. as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on March 26, 1998, in KLAMATH County, State of Oregon, as Document No. 55293, Book M98, Page 9734, 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	HENRY L. BAUER, Attorney at Law,
Beneficiary and Corrent Owner and Holder of the Note	an active member of the Oregon State Bar
and	1/1/2 .
By: Alicia Policarpio	Ву:
Its: Assistant Secretary	Henry L. Bauer
V	
STATE OF CALIFORNIA) : §	STATE OF OREGON)
COUNTY OF SAN DIEGO	COUNTY OF MULTNOMAH)
On February 9, 2001, 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
WITNESS my hand and official seal	My Commission Expires:



2001-01-31

Notary Public

State of Oregon, County of Klamath Recorded 02/20/01, at 9:12a. m. In Vol. M01 Page 6440
Linda Smith,

County Clerk

Fee\$_26 as

OFFICIAL SEAL

LOVEJOY SCHELL NOTARY PUBLIC-OREGON COMMISSION NO. A300098

MY COMMISSION EXPIRES JUNE 7, 2001

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