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WHEN RECORDED MAIL TO:

Henry L. Bauer

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Henry L. Bauer & Associates, P.C.

5440 SW Westgate Drive, Suite 250

Oregon Housing Department of Commerce, State of

NOTARY PUBLIC-OREGON COMMISSION NO. 301942 Y GOLMANDSION EXPIRES JUNE 9, 2001

Portland, OR 97221-2422

GMAC Loan No. 000427054

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 JUDITH M. THOMAS as Trustor, to TRANSAMERICA TITLE INSURANCE COMPANY, as Trustee, in favor of FIRST INTERSTATE BANK OF OREGON, N.A. as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on June 18, 1980, in KLAMATH County, State of Oregon, as Document No. 85736, Book M80, Page 11186, 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.

HENRY L. BAUER, Attorney at Law,

Oregon	an active member of the Oregon State Bar
By: JON C. GAILS Its: AUTHORIZED SIGNER HOUSING FINANCE SECTION	By: Landa Henry L. Bauer
STATE OF Oregon) COUNTY OF	STATE OF OREGON) : § COUNTY OF MULTNOMAH)
on December 27, 2000, before me, personally appeared , 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 FEB 2 3 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. Notary Public State of Oregon My Commission Expires:
WITNESS my hand and official seal Notary Public	OFFICIAL SEAL LOVEJOY SCHELL NOTARY PUBLIC-OREGON COMMISSION NO. A300096 MY COMMISSION EXPIRES JUNE 7, 2001
OFFICIAL SEAL CRAIG E. TILLOTSON	

2000-12-13

State of Oregon, County of Klamath Recorded 03/01/01, at 16:024 m. In Vol. M01 Page 8365 Linda Smith, County Clerk Fee\$ 26 9