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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. 000821702

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 SEAN V. FERNS AND RENEE A. FERNS as Trustor, to ASPEN TITLE AND ESCROW, 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 September 29, 1995, in KLAMATH County, State of Oregon, as Document No. 6970, Book M95, Page 26550, 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: Vickie Ingamells Its: Assistant Vice President	HENRY L. BAUER, Attorney at Law, an active member of the Oregon State Bar By: Henry L. Bauer
STATE OF IOWA) : § COUNTY OF BLACK HAWK)	STATE OF OREGON) : § COUNTY OF MULTNOMAH)
On September 25, 2001, before me, Doris Gilbert, personally appeared Vickie Ingamells, Assistant 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	On
Notary Public DORIS GILBERT NOTARY PUBLIC - STATE OF IOWA MY COMMISSION EXPIRES JUNE 21, 2003	OFFICIAL SEAL H. STEPHEN BAUER NOTARY PUBLIC-OREGON COMMISSION NO. 334629 MY COMMISSION EXPIRES MAY 15, 2004

2001-09-14

State of Oregon, County of Klamath Recorded 10/04/01 at 8:57a m. In Vol. M01 Page 50685
Linda Smith,
County Clerk Fee\$ 26