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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. 000434894

State of Oregon, County of Klamath Recorded 10/11/01 at 9/55 a m. In Vol. M01 Page 5/8/7
Linda Smith,
County Clerk Fee\$ 26.

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 BETTY J BRAGG as Trustor, to MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY, 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 January 16, 1987, in KLAMATH County, State of Oregon, as Document No. 70498, Vol. M87, Page 856, 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.

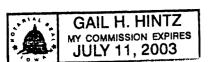
Henry L. Bauer, Attorney at Law, an active member of the Oregon State Bar hereby accepts said appointment as trustee under said Deed of Trust and as Successor Trustee of said Deed of Trust does hereby reconvey, without warranty, to the person or persons legally entitled thereto all the estate now held 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)	STATE OF OREGON)	
COUNTY OF BLACK HAWK	: §)	COUNTY OF MULTNOMAH	: §)	
On August 15, 2001, before me, Gail H. Hintz, pe	rsonally	On OCT 0 1 2001	, personally appe	ared

On August 15, 2001, before me, Gail H. Hintz, 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

Line II Henty Notary Public



Notary Public State of Oregon

he executed the same.

My Commission Expires:

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

OFFICIAL SEAL

H. STEPHEN BAUER

NOTARY PUBLIC-OREGON

COMMISSION NO. 334629

MY COMMISSION EXPIRES MAY 15, 2004

2001-08-14