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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. 306052932

State of Oregon, County of Klamath Recorded 11/19/01 12:27 p In Vol. M01, Page 59/5 Linda Smith, County Clerk Fee \$ 2600 # of Pgs # of Pgs

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 MARLIN O CUNNINGHAM AND JULIE M CUNNINGHAM as Trustor, to FIDELITY NATIONAL TITLE, as Trustee, in favor of ACCUBANC MORTGAGE CORPORATION as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on April 14, 1998, in KLAMATH County, State of Oregon, as Document No. ---, Book M98, Page 12169, 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

STATE OF IOWA

COUNTY OF BLACK HAWK

On November 12, 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

Les

HENRY L. BAUER, Attorney at Law, an active member of the Oregon State Bar

Henry L. Bauer

STATE OF OREGON

COUNTY OF MULTNOMAH

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On 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:

DORIS GILBERT

NOTARY PUBLIC-STATE OF IOWA MY COMISSION EXPIRES JUNE 21, 2003

2001-10-23

OFFICIAL SEAL H. STEPHEN BAUER NOTARY PUBLIC-OREGON COMMISSION NO. 334629 MY COMMISSION EXPIRES MAY 15, 2004