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State of Oregon, Cou	inty of Klama	ath
Recorded 01/08/2002	8:12 a	m.
Vol M02, Pg 977		
Linda Smith, County (Clerk	
Fee \$ 2600 # of		

OFFICIAL SEAL H. STEPHEN BAUER

NOTARY PUBLIC-OREGON COMMISSION NO. 334629 MY COMMISSION EXPIRES MAY 15, 2004

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. 000360685

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 DOUGLAS P. RINGULET AND JENNIFER J. RINGULET HUSBAND AND WIFE as Trustor, to TRANSAMERICA TITLE INSURANCE COMPANY, as Trustee, in favor of FIRST NATIONAL BANK OF OREGON as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on April 28, 1978, in KLAMATH County, State of Oregon, as Document No. 47154, Book M78, Page 8509, 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.

Oregon Housing Department of Commerce, State of Oregon	HENRY L. BAUER, Attorney at Law, an active member of the Oregon State Bar
Beneficiary and Current Owner and Holder of the Note	By: //// // -
By: JON C. GAIL Its: AUTHORIZED SIGNER HOUSING FINANCE SECTION	Henry L. Bauer
STATE OF Oregon	STATE OF OREGON) : §
COUNTY OF Marion	COUNTY OF MULTNOMAH)
On December 3, 2001, before me, personally appeared, personally known to me (or proved to me on the basis of satisfactory evidence) to be	On JAN 0 2 2002, 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.
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	Notary Public State of Oregon
behalf of which the person acted, executed the instrument.	My Commission Expires:
WITNESS my hand and official seal	

2001-11-12

Notary Pub

OFFICIAL SEAL
CRAIG E. TILLOTSON

NOTARY PUBLIC-OREGON COMMISSION NO. 344839 MY COMMISSION EXPIRES APRIL 11, 2005