

02 SEP 9 AM 8:34

Vol M02 Page 50804

15721

WHEN RECORDED MAIL TO:  
Henry L. Bauer  
Henry L. Bauer & Associates, P.C.  
5440 SW Westgate Drive, Suite 250  
Portland, OR 97221-2422

State of Oregon, County of Klamath  
Recorded 09/09/2002 8:34 a m.  
Vol M02, Pg 50804  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

GMAC Loan No. 413747791

**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 SHAWN W. RICHARDS AND LEILANI A. RICHARDS as Trustor, to STANDARD TRUST DEED SERVICE COMPNAY, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") (SOLELY AS NOMINEE FOR LENDER, HOMECOMINGS FINANCIAL NETWORK, INC) as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on April 10, 2002, in KLAMATH County, State of Oregon, as Document No. —, Book M02, Page 21217, 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.

Mortgage Electronic Registration Systems, Inc. ("MERS"),  
(solely as nominee for Lender, Homecomings Financial  
Network, Inc.)  
Beneficiary and Current Owner and Holder of the Note

By: Roberta Pettengill  
Its: Assistant Secretary

STATE OF IOWA )  
COUNTY OF BLACK HAWK )

On August 27, 2002, before me, K. K. Gamerdinger, personally appeared Roberta Pettengill, Assistant Secretary, 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

K. K. Gamerdinger  
Notary Public

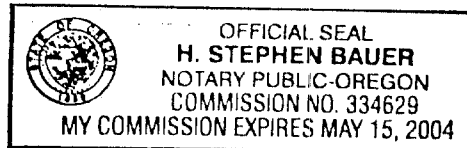
HENRY L. BAUER, Attorney at Law,  
an active member of the Oregon State Bar

By: Henry L. Bauer

STATE OF OREGON )  
COUNTY OF MULTNOMAH )

On SEP 04 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.

H. Stephen Bauer  
Notary Public  
State of Oregon  
My Commission Expires: \_\_\_\_\_



MIN: 100062604137477917 MERS Telephone: 1-888-679-6377

K. K. GAMERDINGER  
NOTARY PUBLIC - STATE OF IOWA  
#191068  
MY COMMISSION EXPIRES JULY 11, 2003

2002-08-16