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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. 306713087

State of Oregon, County of Klamath
Recorded 12/03/2002 8:42 a m.
Vol M02, Pg 49965
Linda Smith, County Clerk
Fee \$ 2600 # of Pgs 1

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

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 MARY E YBARRA as Trustor, to A., as Trustee, in favor of NEW AMERICA FINANCIAL, INC. as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on July 15, 1998, in KLAMATH County, State of Oregon, as Document No. —, Book M98, Page 25458, 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. * Aspen Title & Escrow, Inc.

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.

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GMAC Mortgage Corporation Beneficiary and Current Owner and Holder of the Note By: Vickie Ingamells Its: Limited Signing Officer	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 November 20, 2002, before me, J. Simon, personally appeared Vickie Ingamells, Limited Signing Officer, 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 NOV 2 9 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. Notary Public State of Oregon My Commission Expires:

2002-11-19

Notary Public

J. SIMON

NOTARIAL-SEAL—STATE OF IOWA—
COMMISSION NUMBER 712043
MY COMMISSION EXPIRES AUG. 16, 2004