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WHEN RECORDED MAIL TO:

Henry L. Bauer

EN Henry L. Bauer & Associates, P.C.
5440 SW Westgate Drive, Suite 250
Portland, OR 97221-2422

State of Oregon, County of Klamath
Recorded 12/27/2002 9:59a m.
Vol M02, Pg 75696
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

GMAC Loan No. 307286060

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 **JOHN DEFRANCISCO** as Trustor, to **REGIONAL TRUSTEE SERVICES CORPORATION**, as Trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") (SOLELY AS NOMINEE FOR LENDER, GN MORTGAGE CORPORATION, A WISCONSIN CORPORATION)** as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on September 28, 2001, in **KLAMATH** County, State of Oregon, as Document No. ---, Book **M01**, Page **49762**, 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, GN Mortgage Corporation,
a Wisconsin Corporation)
Beneficiary and Current Owner and Holder of the Note

By: Jody Henson
Its: Assistant Secretary

STATE OF IOWA)
: §
COUNTY OF BLACK HAWK)

On December 16, 2002, before me, J. Simon, personally appeared Jody Henson, 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

Notary Public

MIN: 100026300001459611 MERS Telephone: 1-888-679-6377

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

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

By: [Signature]
Henry L. Bauer

STATE OF OREGON)
: §
COUNTY OF MULTNOMAH)

On DEC 23 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.

[Signature]
Notary Public
State of Oregon
My Commission Expires: _____

