

'03 FEB 28 AM 9:10

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WHEN RECORDED MAIL TO:
HENRY L. BAUER AND ASSOCIATES
ATTN: STEVE BAUER
5440 SW WESTGATE DRIVE, SUITE 250
PORTLAND OR 97221-2422

State of Oregon, County of Klamath
Recorded 02/28/2003 9:10 a m.
Vol M03 Pg 12224
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

GMAC Loan No. 81200279790572001

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 **KAREN LYNN BROWN and CHARLES CARL BROWN, Husband and Wife** as Trustor, to **KEY TITLE**, as Trustee, in favor of **Mortgage Electronic Registration Systems, Inc. as Nominee for GMAC Mortgage Corporation DBA Ditech.com** as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on 8/1/01, in **KLAMATH** County, State of Oregon, as **VOL M01 PG 38688**, 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. as Nominee for GMAC Mortgage Corporation DBA Ditech.com
Beneficiary and Current Owner and Holder of the Note
HENRY L. BAUER, Attorney at Law,
an active member of the Oregon State Bar

Kathleen H. Toal
By: **Kathleen H. Toal**
Its: **Vice President**

Henry L. Bauer
By: **Henry L. Bauer**

STATE OF PENNSYLVANIA)
COUNTY OF Montgomery)

STATE OF OREGON)
COUNTY OF MULTNOMAH)

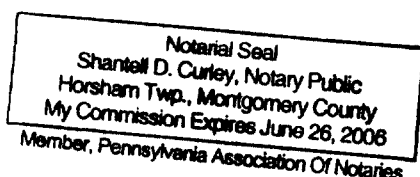
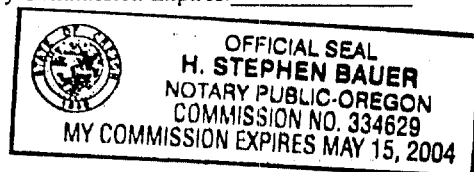
On 2/10/03, before me, **Shantell D. Curley**, personally appeared **Kathleen H. Toal, Vice President**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same 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.

On **FEB 24 2003**, personally appeared before me **Henry L. Bauer, Attorney at Law**, an a member of the Oregon State Bar, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

WITNESS my hand and official seal

Shantell D. Curley
Notary's Signature
Shantell D. Curley

Notary Public
State of Oregon
My Commission Expires: _____



NTS FILE _____