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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

State of Oregon, County of Klamath  
Recorded 03/26/2003 12:15 pm  
Vol M03 Pg 18227  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

GMAC Loan No. 355000784

**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 ALLEN J. DE AMARAL AND ARLENE DE AMARAL as Trustor, to AMERITITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, AEGIS MORTGAGE CORPORATION DBA NEW AMERICA FINANCIAL) as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on January 12, 2000, in KLAMATH County, State of Oregon, as Document No. ---, Book M00, Page 1099, 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, Aegis Mortgage  
Corporation DBA New America Financial)  
Beneficiary and Current Owner and Holder of the Note

By: Roberta Pettengill  
Its: Assistant Secretary

STATE OF IOWA )  
COUNTY OF BLACK HAWK )  
: §

On March 11, 2003, before me, J. Simon, 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

Notary Public

MIN: 100053000030080166 MERS Telephone: 1-888-679-6377

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

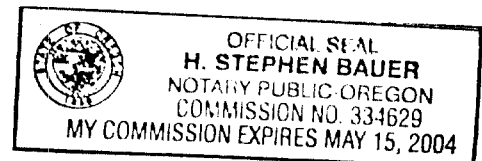
HENRY L. BAUER, Attorney at Law,  
an active member of the Oregon State Bar

By: Henry L. Bauer

STATE OF OREGON )  
COUNTY OF MULTNOMAH )  
: §

On MAR 22 2003, 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: \_\_\_\_\_



2/15/2004