

23992

State of Oregon, County of Klamath
Recorded 05/07/2003 8:30a m.
Vol M03 Pg 30204
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

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. 307286347

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 MARK G. HROMEK, CAROL A. COLEMAN 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 October 10, 2001, in KLAMATH County, State of Oregon, as Document No. --, Book M01, Page 51676, 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: Wesley B. Howland
Its: Assistant Secretary

STATE OF IOWA)
COUNTY OF BLACK HAWK)

On April 21, 2003, before me, Carol J. Chapman, personally appeared Wesley B. Howland, 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

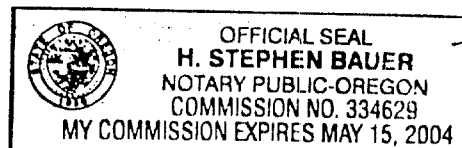
HENRY L. BAUER, Attorney at Law,
an active member of the Oregon State Bar

By: Henry L. Bauer

STATE OF OREGON)
COUNTY OF MULTNOMAH)

On MAY 03 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: _____



MIN: 100026300001481169 MERS Telephone: 1-888-679-6377

CAROL J. CHAPMAN
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 136580
MY COMMISSION EXPIRES DEC. 8, 2003

2003-04-09