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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. 306449124 ALY

State of Oregon, County of Klamath
Recorded 09/15/03 0:380 m
Vol M03 Pg 68280
Linda Smith, County Clerk
Fee \$ 2600 # of Pgs

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 CRAIG M HALNAN AND LORNA L HALNAN as Trustor, to ASPEN TITLE AND ESCROW, INC, as Trustee, in favor of EMPIRE OF AMERICA REALTY CREDIT CORP. as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on July 15, 1993, in KLAMATH County, State of Oregon, as Document No. 64675, Book M93, Page 17171, 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.

GMAC Mortgage Corporation
Beneficiary and Current Owner and Holderof the Note

By: Vickie Ingamells
Its: Limited Signing Officer

STATE OF IOWA)

COUNTY OF BLACK HAWK)

On August 28, 2003, before me, R. Weber, 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

Notary Public

R. WEBER
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 713988
MY COMMISSION EXPIRES DEC. 10, 2004

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

STATE OF OREGON) : § COUNTY OF MULTNOMAH)

Henry L. Bauer

On SEP 1 0 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:

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

2003-08-11