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State of Oregon, County of Klamath
Recorded 09/22/03 9:44 a m
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Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

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

GMAC Loan No. 80500882108582001

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 DONALD DOWNING and MELINDA DOWNING as Trustors to AMERITITLE as Trustee, in favor of Community Lending, Inc. as original Beneficiary, which Deed of Trust was recorded 12/19/97 in KLAMATH County, OREGON in VOL M97 PAGE 41291 INSTRUMENT 50385, 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 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, Attorney-in-Fact
for SunTrust Bank, successor by merger to Crestar Bank

Beneficiary and Current Owner and Holder of the Note

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

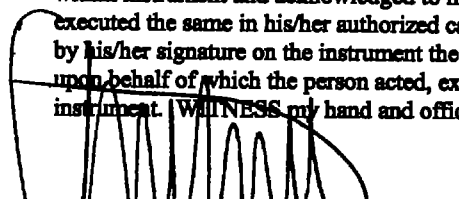

By: Sean Flanagan
Its: Limited Signing Officer


By: Henry L. Bauer


STATE OF PENNSYLVANIA)
COUNTY OF Montgomery)

STATE OF OREGON)
COUNTY OF MULTNOMAH)

On 9/5/03, before me, Christine Ruhl, personally appeared Sean Flanagan, Limited Signing Officer, 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. I witness my hand and official seal.


Christine Ruhl, Notary Public

On SEP 16 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.


Notary Public
State of Oregon
My Commission Expires: _____

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Christine Ruhl, Notary Public
Horseshoe Twp., Montgomery County
My Commission Expires February 6, 2006
Member, Pennsylvania Association of Notaries

NTS FILE _____

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