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State of Oregon, County of Klamath Recorded 10/17/03 9:37 a m Vol M03 Pg 77 269 Linda Smith, County Clerk Fee \$ 260 # of Pgs /

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. 307277254

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 RHONDA L TIPPIN as Trustor, to FIRST AMERICAN TITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GREENPOINT MORTGAGE FUNDING, INC) as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on October 31, 2001, in KLAMATH County, State of Oregon, as Document No. —, Book MO1, Page 55768, 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, GreenPoint Mortgage Funding, Inc.) Beneficiary and Current Owner and Horizonf the Note	HENRY L. BAUER, Attorney at Law, an active member of the Oregon State Bar By: Henry L. Bauer
By: Vickie Ingamells	
Its: Assistant Secretary	STATE OF OREGON)
STATE OF IOWA) : §	COUNTY OF MULTNOMAH)
COUNTY OF BLACK HAWK)	On OCT 1 3 2003 personally appeared before me Henry L. Bauer, Attorney at Law, an active
On October 7, 2003, before me, R. Weber, personally appeared Vickie Ingamells, 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	member of the Oregon State Bar, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.
by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.	Notary Public State of Oregon My Commission Expires:
WITNESS my hand and official foll	OFFICIAL SEAL H. STEPHEN BAUER NOTARY PUBLIC-OREGON CUMMISSION NO 334629 MY COMMISSION EXPIRES MAY 15, 2004

MIN: 100013801043933351 MERS Telephone: 1-888-679-6377

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

2003-09-08