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State of Oregon, County of Klamath
 Recorded 12/16/03 9:06 a m
 Vol M03 Pg 91240
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

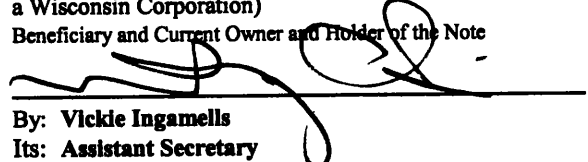
WHEN RECORDED MAIL TO:
 H. Stephen Bauer
 H. Stephen Bauer & Associates, P.C.
 5440 SW Westgate Drive, Suite 250
 Portland, OR 97221-2422


GMAC Loan No. 307236846

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 JOHN KUJAVA AND ARLENE A. KUJAVA 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 August 6, 2001, in KLAMATH County, State of Oregon, as Document No. —, Book M01, Page 39344, Certificate —, hereby substitutes H. Stephen 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.

H. Stephen 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: Vickie Ingamells
 Its: Assistant Secretary


H. STEPHEN BAUER, Attorney at Law,
 an active member of the Oregon State Bar
 By: 
 H. Stephen Bauer

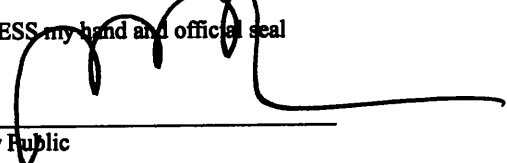
STATE OF IOWA)
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 COUNTY OF BLACK HAWK)

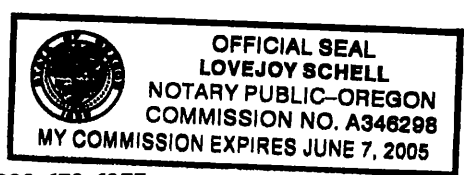
STATE OF OREGON)
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 COUNTY OF MULTNOMAH)

On December 3, 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 by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

On DEC 12 2003, personally appeared before me H. Stephen 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: _____

WITNESS my hand and official seal

 Notary Public



MIN: 100026300001331950 MERS Telephone: 1-888-679-6377

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