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State of Oregon, County of Klamath  
Recorded 01/13/2004 9:31 a m  
Vol M04 Pg 1782  
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. 307191375

**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 Carmela Espinoza as Trustor, to Regional Trustee Services Corp., as Trustee, in favor of GN Mortgage Corporation as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on May 16, 2001, in KLAMATH County, State of Oregon, as Document No. —, Book MO1, Page 22684, 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.

GMAC Mortgage Corporation  
Beneficiary and Current Owner and Holder of the Note

By: Vickie Ingamells  
Its: Limited Signing Officer

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

By: H. Stephen Bauer

STATE OF IOWA )  
COUNTY OF BLACK HAWK ) §

STATE OF OREGON )  
COUNTY OF MULTNOMAH ) §

On December 26, 2003, before me, J. Simon, 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.

On JAN 6 2004, 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.

WITNESS my hand and official seal

Notary Public  
State of Oregon  
My Commission Expires: \_\_\_\_\_

Notary Public

J. SIMON  
NOTARIAL SEAL - STATE OF IOWA  
COMMISSION NUMBER 712043  
MY COMMISSION EXPIRES AUG. 16, 2004

OFFICIAL SEAL  
HENRY L BAUER  
NOTARY PUBLIC-OREGON  
COMMISSION NO. 332727  
MY COMMISSION EXPIRES MARCH 16, 2004

2003-12-24