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State of Oregon, County of Klamath Recorded 07/13/2004 /0:23 a m Vol M04 Pg 45502-03 Linda Smith, County Clerk __ # of Pgs

RECORDING REQUESTED BY: GMAC Mortgage Corporation dba Ditech.com 3200 Park Center Drive, Suite 150 Costa Mesa, CA 92626

AND WHEN RECORDED MAIL TO: GMAC Mortgage Corporation dba Ditech.com 3200 Park Center Drive, Suite 150 Costa Mesa, CA 92626 Prepared by: EB Hilario

SPACE ABOVE THIS LINE FOR RECORDER'S USE

654430457 EH Loan No

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Jerry Hines and Jean Hines WHEREAS, was the original Trustor, and

Key Title Co.

was the original Trustee, and

GMAC Mortgage Corporation dba Ditech.com,

the original Beneficiary under that certain Deed of Trust, dated April 19, 2003 Recorded May 8, 2003, as Doc No. NA, in Vol M03 Page 30703-18 Official Records of the County of Klamath State of OR more particularly described as follows:

See attached EXHIBIT A (Legal Description)

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust and desires to substitute a new Trustee under said Deed of Trust in place and instead of:

Key Title Co.

NOW THEREFORE the undersigned hereby substitutes GMAC Mortgage Corporation dba Ditech.com as trustee under said Deed of Trust and does hereby RECONVEY, WITHOUT WARRANTY, to the person or persons legally entitled thereto, the Estate now held thereunder.

> Beneficiary GMAC Mortgage Corporation dba Ditech.com

Rachelle Cochems - Vice President

DATED July 8, 2004 STATE OF CALIFORNIA COUNTY OF ORANGE } SS.

On July 8, 2004, before me, Jennifer L. Lucas, personally appeared Rachelle Cochems / Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the

same in his/her/their authorized capacity(ies), and that be his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNES my hand and official seal

Signature

(Notary)

(This area for official notarial seal)

MIN 100037506544304570

1(888) 679-MERS

JENNIFER L. LUCAS Commission # 1389586 Hotary Public - California Orange County My Comm. Explies Dec 10, 2006

Ness/m Rt: Nines OC

SCHEDULE "A"

Borrower:

Jerry Hines, Jean Hines

Property:

41363 Solomon Drive, Chiloquin, OR 97624

Loan No:

000654430457

Closing Date: April 19, 2003

parcel 3 of land partition 47-94 being parcel 2 of major land partition 32-91, as adjusted by boundary line adjustment 1-92, situated in sections 26 and 27, township 34 south, range 8, east of the willamette meridian klamath county, oregon.