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Pr. Henry L. Bauer & Associates
5440 SW Westgate Dr. Suite 250
Portland, OR 97221-2451



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Ditech.com #:8123592474 "HOWRESKO" Lender ID:61027/652970516 Klamath, Oregon PIF: 08/16/2004
MERS #: 100037506529705163 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/03/2002 made by PAULA HOWRESKO JOHN HOWRESKO as the original Grantor(s), to KEY TITLE CO., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GMAC MORTGAGE CORPORATION DBA DITECH.COM), as the original beneficiary, which Deed of Trust was recorded on 05/22/2002 in Book/Reel/Liber: M02 Page/Folio: 30330, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES H. STEPHEN BAUER, ATTORNEY AT LAW, AN ACTIVE MEMBER OF THE OREGON STATE BAR, 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 appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and H. STEPHEN BAUER, ATTORNEY AT LAW, AN ACTIVE MEMBER OF THE OREGON STATE BAR have caused these presents to be executed by their duly authorized officers on the dates below written.

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com)
On August 26th, 2004

By: 
Christie Bouchard, Assistant Secretary

By H. STEPHEN BAUER, ATTORNEY AT LAW, AN ACTIVE MEMBER OF THE OREGON STATE BAR as Trustee

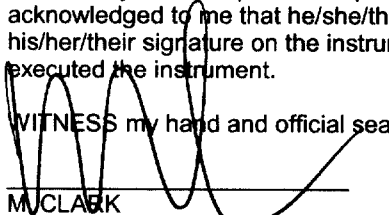
On 9.8.04

By: 

STATE OF Iowa
COUNTY OF Black Hawk

On August 26th, 2004, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Christie Bouchard, Assistant Secretary, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


M. CLARK
Notary Expires: 05/17/2007 #728505

M. CLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)

STATE OF OREGON)
) ss.
County of Multnomah)

On September 7, 2004, personally appeared before me H. Stephen Bauer, Attorney at Law and an active member of the Oregon State Bar, signer of the foregoing instrument, who duly acknowledged to me that he executed the same.



Notary Public for Oregon

