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SUBSTITUTION OF TRUSTEE  
AND  
DEED OF FULL RECONVEYANCE

The undersigned U.S. BANCORP MORTGAGE COMPANY, in and under the provisions of that certain Deed of Trust executed by RICHARD C. MROZ, JR. AND ANN DEPALOLA MROZ, HUSBAND AND WIFE Trustors, to MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY as Trustee for JACKSON COUNTY FEDERAL BANK dated 7/2/90, and recorded 7/2/90 in the office of the Recorder of KLAMATH County, State of OREGON Instrument #17018 Book, M90, Page 13029, of Official Records, do(es) in accordance with the provisions of said Deed of Trust, hereby give notice of the Substitution and Appointment of U.S. BANK OF WASHINGTON, N.A. in place and instead of MOUNTAIN TITLE COMPANY the trustee above named, and do(es) hereby vest in said substituted Trustee, all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied.

NOW THEREFORE, U.S. BANK OF WASHINGTON, N.A. as substituted, Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands therein described, situated in the County of KLAMATH, State of OREGON. Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands.

Dated: September 18, 1991

U.S. BANK OF WASHINGTON, N.A.  
Substituted Trustee

*Cheryl Frisch*  
CHERYL FRISCH, ADMINISTRATIVE OFFICER

U.S. BANCORP MORTGAGE COMPANY  
Beneficiary

*Cheryl Frisch*  
CHERYL FRISCH, ASSISTANT VICE PRESIDENT

STATE OF OREGON )  
COUNTY OF WASHINGTON )

On September 18, 1991 before me, the undersigned, a Notary Public in and for the said County and State, personally appeared CHERYL FRISCH personally known to me (or proved to me on the basis of satisfactory evidence) to be the ADMINISTRATIVE OFFICER of the Banking Association/Corporation that executed the within instrument, known to me to be the person who executed the within instrument on behalf of the Banking Association/Corporation, therein named, and acknowledged to me that such Banking Association/Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal. My appointment expires: 5/29/94

RECORDING REQUESTED BY:

U.S. Bancorp Mortgage Company  
P.O. BOX 3347  
PORTLAND OR 97208

AND WHEN RECORDED MAIL TO:

RICHARD & ANN DEPAOLA MROZ  
1511 PACIFIC TERRACE  
KALAMATH FALLS, OR 97601

FILE #1820824  
P/O DATE: 6/28/91

STATE OF OREGON, ss.  
County of Klamath

Filed for record at request of:

U. S. Bancorp  
on this 8th day of Oct. A.D., 19 91  
at 9:57 o'clock A.M. and duly recorded  
in Vol. M91 of Mortgages Page 20834  
Evelyn Biehn  
County Clerk  
By *Pauline M. Biehn*  
Deputy.

Fec. \$8.00