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SUBSTITUTION OF TRUSTEE &
DEED OF FULL RECONVEYANCE

FIRST INTERSTATE BANK OF OREGON, N.A. is the Owner and holder of the Note secured by the Deed of Trust, dated October 9, 1962, made by Howard O. Rowe and Barbara T. Rowe, husband and wife, as Grantor(s), to Oregon Title Company of Klamath County, as Trustee, for the benefit of First National Bank of Oregon, which Deed of Trust was recorded October 10, 1962, in the office of the County Recorder of Klamath County, Oregon, Volume 213, Page 317, Instrument No. 73809,

Hereby substitutes GEORGE C. REINMILLER, Attorney at Law, as Trustee in lieu of the above named Trustee under said Deed of Trust.

GEORGE C. REINMILLER hereby accepts said appointment 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, FIRST INTERSTATE BANK OF OREGON, N.A. and GEORGE C. REINMILLER have caused these presents to be executed by their duly authorized officers on the date below written.

FIRST INTERSTATE BANK OF
OREGON, N.A.

By:

L. Labsch
L. Labsch, Sup.
Payoff Dept.

GEORGE C. REINMILLER, TRUSTEE

By:

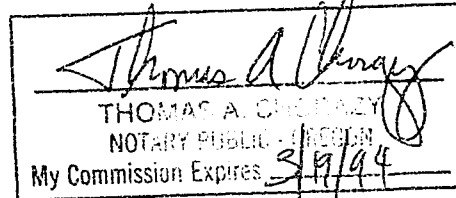
George C. Reinmiller
Trustee

STATE OF OREGON, County of Multnomah) ss.
November 19, 1992

Personally appeared before me L. Labsch, who, being duly sworn, did say that she is the Supervisor of the Accounting Department of First Interstate Bank of Oregon, N.A., and that said instrument was signed on behalf of said Bank by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.

Before me:

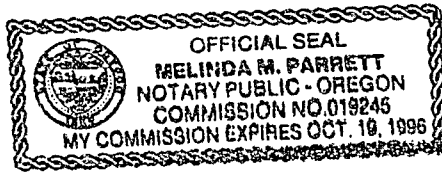
[seal]



STATE OF OREGON, County of Multnomah) ss.
November 19, 1992

Personally appeared before me GEORGE C. REINMILLER and acknowledged the foregoing instrument to be his voluntary act and deed.

Before me:



Melinda M. Parrett
NOTARY PUBLIC FOR OREGON
Commission expires:

AFTER RECORDING RETURN TO:

Larsen S Svanevik
Barbara Svanevik
1932 Portland Street
Klamath Falls, OR 97601

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Geo. C. Reinmiller the 27th day
of Nov. A.D., 19 92 at 1:30 o'clock P.M., and duly recorded in Vol. M92
of Mortgages on Page 28131

Evelyn Biehn - County Clerk
By Pauline M. Mendenhall

FEE \$15.00