

WHEN RECORDED MAIL TO:

(Name & Loan No.) FMC IN # 012099

INV IN # 0307040

PATTY J. MERVIN
291 JOE WRIGHT ROAD
KLAMATH FALLS, OR 97603

**SUBSTITUTION OF TRUSTEE &
DEED OF FULL RECONVEYANCE**

OREGON HOUSING is the Owner and holder of the Note secured by the
Deed of Trust, dated OCTOBER 02, 1978
made by AMADEO S. ORTEGON AND KATHERINE M. ORTEGON,
HUSBAND AND WIFE as Grantor(s), to MOUNTAIN TITLE COMPANY
as Trustee, for the benefit of FIRST NATIONAL BANK
OF OREGON which Deed of Trust was recorded

OCTOBER 3, 1978 in the office of the County Recorder of KLAMATH County.
Oregon, Book M78, Page 21995, Instrument No. _____

Hereby substitutes First Interstate Bank of California as Trustee in lieu of the above
named Trustee under said Deed of Trust.

First Interstate Bank of California 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, OREGON HOUSING and First Interstate Bank of
California have caused these presents to be executed by their duly authorized officers on the date
below written.

STATE OF OREGON HOUSING

Kari Petersen

Kari Petersen
Authorized Signer
Housing Finance Section

First Interstate Bank of California
As Trustee

By: Pamela Strong
PAMELA STRONG, ASSISTANT VICE PRESIDENT

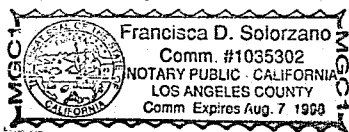
STATE OF CALIFORNIA COUNTY OF LOS ANGELES) SS.

Dated: DECEMBER 7, 1994

Personally appeared before me PAMELA STRONG, who, being duly
sworn, did say that she is the ASST. VICE PRESIDENT OF FIRST INTERSTATE BANK OF CALIFORNIA 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]



Francisca D. Solorzano
NOTARY PUBLIC

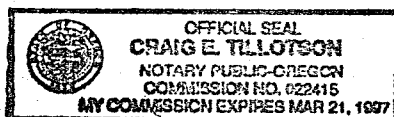
STATE OF OregonCOUNTY OF Marion

) SS.

Dated: NOV 16 1994

Personally appeared before me Kari Petersen and acknowledged the
foregoing instrument to be her voluntary act and deed.

Before me:



Craig E. Tillotson
NOTARY PUBLIC

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of First Interstate Bank the 21st day
of Dec A.D. 19 94 at 11:04 o'clock A.M., and duly recorded in Vol. M94
of Mortgages on Page 38402.

FEE \$20.00

Evelyn Biehn - County Clerk

By Pauline Mulender