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WHEN RECORDED MAIL TO:

CHARLES W. HAMMOND
SHARON K. ANDERSON
2014 Hope Street
Klamath Falls, OR 97601

02-22-95A10:01 RCVD

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#003282

(NAME & LOAN NO.)

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 24, 1972, made by Charles W. Hammond and Laverne Hammond, husband and wife as Grantor(s), to Klamath County Title Company as Trustee, for the benefit of First National Bank of Oregon, which Deed of Trust was

recorded October 27, 1972, in the office of the County Recorder of Klamath County, Oregon, Book M 72, Page 12516, Instrument No. 69845.

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 entitle 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 First Interstate Bank of California 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 First Interstate Mortgage Company
As Attorney in Fact:

By: Pamela Strong, Asst. Vice President

First Interstate Bank of California
As Trustee:

By: Pamela Strong, Asst. Vice President

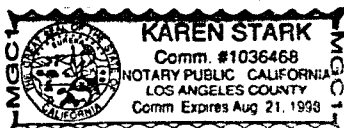
STATE OF CALIFORNIA, COUNTY OF LOS ANGELES) SS.

Dated: February 14, 1995

Personally appeared before me Pamela Strong, who, being duly sworn, did say that she is the Asst. Vice President of First Interstate Mortgage Company, 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}



Karen Stark
NOTARY PUBLIC

STATE OF CALIFORNIA COUNTY OF LOS ANGELES) SS.

Dated: February 14, 1995

Personally appeared before me Pamela Strong, Asst. Vice President, and acknowledged the foregoing instrument to be her voluntary act and deed.

Before me:

{Seal}



Karen Stark
NOTARY PUBLIC

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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of First Interstate Bank the 22nd day
of Feb A.D., 19 95 at 10:00 o'clock A M., and duly recorded in Vol. M95
of Mortgages on Page 3789

FEE \$20.00

By Bernetha G. Letsch, County Clerk
Douglas Mullender