

JESS E. HOWARD
JANE E. HOWARD
P. O. Box 790
Chiloquin, OR 97624

#004138

(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 December 12, 1977, made by Jess D. Howard and Jane E. Howard, husband and wife as Grantor(s), to Transamerica Title Insurance Co. as Trustee, for the benefit of First National Bank of Oregon, which Deed of Trust was

recorded December 13, 1977, in the office of the County Recorder of Klamath County, Oregon, Book 477, Page 24118, Instrument No. 40373.

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

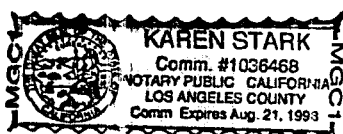
STATE OF CALIFORNIA, COUNTY OF LOS ANGELES) SS.

Dated: March 03, 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: March 03, 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 13th day
of March A.D., 19 95 at 1:46 o'clock P M., and duly recorded in Vol. M95
of Mortgages on Page 5568

FEE \$20.00

By Bernetha G. Letsch County Clerk

Witness my hand and seal of the County of Klamath, Oregon, this 13th day of March, 1995.

I, Bernetha G. Letsch, County Clerk of the County of Klamath, Oregon, do hereby certify that the foregoing is a true and correct copy of the original as the same was filed for record in my office.

Witness my hand and seal of the County of Klamath, Oregon, this 13th day of March, 1995.

[Signatures]

Witness my hand and seal of the County of Klamath, Oregon, this 13th day of March, 1995.

[Stamp]

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Witness my hand and seal of the County of Klamath, Oregon, this 13th day of March, 1995.

[Stamp]