WHEN RECORDED MAIL TO:

ROBERT AND CHERYL ELZNER
5640 COTTAGE
KLAMATH FALLS   OR 97603

LOAN NO. 009750
_____
(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 <u>JANUARY 12, 1977</u> *, made by* <u>ROBERT JOSEPH ELZNER</u> <u>AND CHERYL ANN ELZNER HUSBAND AND WIFE</u> *as Grantor(s), to* <u>MOUNTAIN TITLE COMPANY</u> _____ *as Trustee, for the benefit of* <u>FIRST NATIONAL BANK OF</u> <u>OREGON</u> *, which Deed of Trust*

was recorded <u>JANUARY 12, 1977</u> *, in the office of the County Recorder of* <u>KLAMATH</u> *County, Oregon, Book* <u>M77</u> *, Page* <u>616</u> *, Instrument No.* <u>24077</u> *.*
    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.*

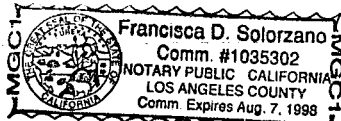|	
First Interstate Bank of Oregon, N.A *by First Interstate Mortgage Company* *As Attorney-In-Fact:*	*First Interstate Bank of California* *as Trustee:*
By: _____ Pamela Strong, Asst. Vice President	By: _____ Pamela Strong, Asst. Vice President

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES) SS.
Dated: AUGUST 3, 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.
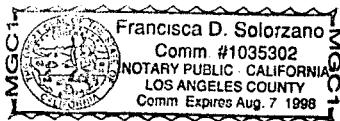   *Before me:*
{Seal}

Francisca D. Solorzano
Comm. #1035302
NOTARY PUBLIC · CALIFORNIA
LOS ANGELES COUNTY
Comm. Expires Aug. 7, 1998

_____
Notary Public

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES)SS.
Dated: AUGUST 3, 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}

_____
Notary Public

Francisca D. Solorzano
Comm. #1035302
NOTARY PUBLIC · CALIFORNIA
LOS ANGELES COUNTY
Comm. Expires Aug. 7, 1998

21558

STATE OF OREGON: COUNTY OF KLAMATH : ss.

Filed for record at request of _____ the ___14th___ day
of ___August___ A.D., 19 95 at ___1:38___ o'clock ___P___ M., and duly recorded in Vol. ___M95___,
             of ___Mortgages___ on Page ___21557___.
                                          Bernetha G. Letsch, County Clerk
                                 By _Annette Mueller_

FEE $20.00