

APPOINTMENT OF SUCCESSOR TRUSTEE and DEED OF FULL RECONVEYANCE

Pursuant to ORS 86 790 (3), the present beneficiary hereby appoints AMERITITLE as successor trustee of the following designated Trust Deed, said successor-trustee having all the powers of the original trustee, effective herewith:

Grantor: JOHN KOLAKOWSKI
 Trustee: ASPEN TITLE & ESCROW, INC.
 Beneficiary: TOWN & COUNTRY MORTGAGE, INC. AN OREGON CORPORATION
 Recorded: June 26, 1991
 Book/Page: M91, page 12230
 Records of: KLAMATH County, OR

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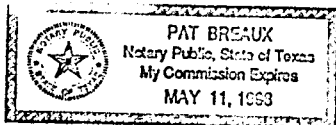
AND REQUEST FOR RECONVEYANCE

All sums secure by the above-referenced Trust Deed have been fully paid and satisfied. AMERITITLE, upon delivery to it of the Trust Deed and related note marked "PAID", is hereby authorized and instructed to cancel all evidence of indebtedness secured by the Trust Deed and to reconvey, without warranty, to the parties designated by the terms of said Trust Deed, the estate now held by AMERITITLE under the Trust Deed. After recording, return this document to the undersigned beneficiary.

HARBOR FINANCIAL MORTGAGE CORPORATION

BY: [Signature]
 JOHN C. WRIGHT, SENIOR VICE PRESIDENT

STATE OF ~~TEXAS~~ COUNTY OF HARRIS: On APRIL 2, 1996,
 personally appeared the above named JOHN C. WRIGHT, SENIOR VICE PRESIDENT
 and acknowledged the foregoing instrument to be HIS voluntary act and deed.
 Before me:



[Signature]
 Notary Public for Oregon
 My Commission Expires:

DEED OF FULL RECONVEYANCE

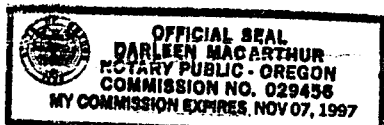
AMERITITLE, having received the appointment as successor trustee and the request for full reconveyance as stated above, does hereby grant, bargain and convey, but without any covenant or warranty, express or implied, to the persons legally entitled thereto, all the estate held by AMERITITLE, in and to the property described in the above-referenced Trust Deed, except as may have heretofore been previously conveyed to such persons.

DATED: 04/10/96

AMERITITLE

BY: [Signature]

STATE OF OREGON, COUNTY OF KLAMATH, On 4-10, 1996,
 personally appeared Jean Phillips, who, being duly sworn, did say that they ~~are~~
 are the Assistant Secretary of AMERITITLE, and that said instrument was signed on
 behalf of said corporation by authority of its Board of Directors; and they acknowledged
 said instrument to be their voluntary act and deed. Before me:



[Signature]
 Notary Public for Oregon
 My Commission Expires: 11-7-97

STATE OF OREGON, ss.
 County of Klamath

Filed for record at request of:

Upon Recording Return to:

JOHN E. Kolakowski
 2210 Ogden St.
 Klamath Falls, OR 97603

AmeriTitle
 on this 10th day of April A.D., 19 96
 at 4:00 o'clock PM. and duly recorded
 in Vol. M96 of Mortgages Page 10119
 Bernetha G Letsch, County Clerk
 By [Signature] Deputy.
 Fee, \$15.00