When Recorded Return to Requestor:

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U.S. Bancorp Home Loans P.O. Box 8264 Boise, ID 83707

Attn: Reconveyances

This Space for Recorders Use

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SUBSTITUTION OF TRUSTEE AND
DEED OF FULL RECONVEYANCE

The undersigned UNITED STATES NATIONAL BANK OF OREGON, in and under t

provisions of that certain Deed of Trust executed by
JONI M JAMES AND KEITH D 300DE, to BANK OF MILWAUKIE as
Trustee for UNITED STATES NATIONAL BANK OF OREGON dated MARCH 26, 1981,
and recorded APRIL 1, 1981 in the office of the Recorder of
KLAMATH County, State of OREGON Inst. No. 97862 Book
51 Page 5875 of Official Records, do(es) in accordance with the
provisions of said Deed of Trust, hereby give notice of the Substitution
and Appointment of U. S. BANK OF WASHINGTON, NATIONAL ASSOCIATION in
place and instead of BANK OF MILWAUKIE the trustee
above named, and do(es) hereby vest in said substituted Trustee, all the
rights, title, estate, power, duty and trusts conferred by said Deed of
Trust upon the Trustee therein named.

And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied.

NOW THEREFORE, U. S. BANK OF WASHINGTON, NATIONAL ASSOCIATION as substituted, Trustee, does hereby CRANT AND RECONVEY unto the parties entitled thereto without varranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands therein described, situated in the County of KLAMATH, State of OREGON. Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands

Dated: 11-20-96

U. S. BANK OF WASHINGTON, NATIONAL ASSOCIATION Substituted Trustee

Deb Jenkins, Vice Pres: lent

UNITED STATESNATIONAL BANK OF OREGOIL Beneficiary

Mike Westover, Vice President

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