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AFTER RECORDING RETURN TO:  
 ASPEN TITLE & ESCROW, INC.  
 525 MAIN STREET  
 KLAMATH FALLS, OR 97601

'97 APR 16 AM 11:51  
 ATC: 05046036

**SUBSTITUTION OF TRUSTEE,  
 REQUEST FOR RECONVEYANCE  
 and DEED OF FULL RECONVEYANCE**

AMERICAN SAVINGS BANK, F.A. ("Beneficiary") is the owner and holder of the Note secured by the Deed of Trust, dated MARCH 8, 1994, made by RODNEY A. BAKER AND, TAMERA KAY BAKER, AS TENANTS BY THE ENTIRETY as Grantor(s), to MOUNTAIN TITLE COMPANY as Trustee, for the benefit of NORTH AMERICAN MORTGAGE COMPANY, which Deed of Trust was recorded on MARCH 15, 1994, under Auditor's Book M94, at Page 7883, File No. 77564, in the Office of the KLAMATH County Auditor, OREGON, the originals of which are herewith delivered to ASPEN TITLE & ESCROW.

Beneficiary hereby substitutes ASPEN TITLE & ESCROW as Trustee in lieu of the above names Trustee under said Deed of Trust and directs ASPEN TITLE & ESCROW to reconvey without warranty the Trustee's estate to the parties entitled to it upon full payment of ASPEN TITLE & ESCROW trustee's reconveyance fee. The Deed of Trust has been fully paid and is hereby satisfied. ASPEN TITLE & ESCROW is directed to cancel all evidence of indebtedness secured by the Deed of Trust.

ASPEN TITLE & ESCROW hereby accepts said appointment as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said beneficiary 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 entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, ASPEN TITLE & ESCROW has caused these presents to be executed by its duly authorized officer on the date written herein below.

ASPEN TITLE & ESCROW

BY: Andrew A. Patterson

Andrew A. Patterson, President

AMERICAN SAVINGS BANK, F.A. #39-38660-2

BY: Thomas K. Mitchell

Thomas K. Mitchell, Asst. Vice President

STATE OF CALIFORNIA )  
 COUNTY OF SAN JOAQUIN } ss.

On this 1ST day of APRIL, 1997, before me, the undersigned, a Notary Public in and for the State of California, duly commissioned and sworn, personally appeared Thomas K. Mitchell to me known to be the Assistant Vice President of American Savings Bank, F.A. the corporation, that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that Thomas K. Mitchell is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first above written.

My commission expires: March 14, 2000

STATE OF Oregon )  
 COUNTY OF Klamath } ss.

On this 16 day of April, 1997, before me, the undersigned, a Notary Public in and for the State of Oregon, duly commissioned and sworn, personally appeared Andrew A. Patterson to me known to be the President of Aspen Title & Escrow Inc. the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

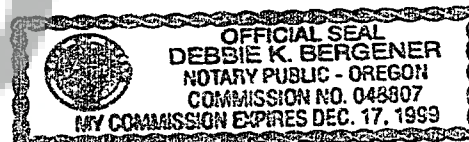
Witness my hand and official seal hereto affixed the day and year first above written.

My commission expires: December 17, 1999

Alicia G. Barney  
 Alicia G. Barney, Notary Public in and for the State of California,  
 Residing at Stockton, CA.



Debbie K. Bergener  
 Notary Public in and for the state of Oregon  
 residing at Klamath Falls



STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 16th day  
 of April A.D., 19 97 at 11:51 o'clock A. M., and duly recorded in Vol. M97  
 of Mortgages on Page 11427

FEE \$15.00

by Bernetha G. Letsch County Clerk  
Kottchen Ruan