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Vol. 197 Page 17386

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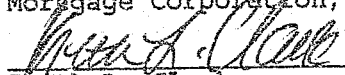
PREPARED BY, WHEN RECORDED, MAIL TO:
TITLE RECON TRACKING
DIR RECORDING INFORMATION
301 E. OLIVE AVE. STE 300
BURBANK, CA 91502
(818) 840-0034

TRT RECON CODE: SOU-0516925 Loan No: 11823592-3 Invest:

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, THEODORE N EMARD AND DOROTHY L EMARD, HUSBAND AND WIFE was the original Trustor, Mountain Title Company was the original Trustee, and Town & Country Mortgage, Inc. was the original Beneficiary under that certain Deed of Trust dated , , Recorded on Sep 04 1986, Instrument #: 65578, Book M86, Page 15963, rerecorded Oct 27 1986, Inst# 67509, Bk M86, Pg 19463 of Official Records in the Office of the Recorder of KLAMATH County, Oregon, AND WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of and stead of said original Trustee. NOW, THEREFORE, the undersigned, beneficiary, hereby substitutes HENRY L. BAUER as Trustee under said Deed of Trust and HENRY L. BAUER, as substitute trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by him thereunder.

BENEFICIARY: Source One Mortgage Services Corporation, formerly known as Fireman's Fund Mortgage Corporation, formerly known as Manufacturers Hanover Mortgage Corporation, formerly known as Citizens Mortgage Corporation

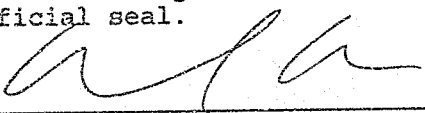

Keith L. Clark
Assistant Secretary

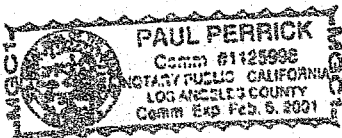
Source One Mortgage Services Corporation, formerly known as Fireman's Fund Mortgage Corporation, formerly known as Manufacturers Hanover Mortgage Corporation, formerly known as Citizens Mortgage Corporation

Corporate Acknowledgement

STATE OF California)
COUNTY OF Los Angeles)SS

On May 09 1997 before me, the undersigned Notary Public, personally appeared the above named, Keith L. Clark, as Assistant Secretary, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who executed the within instrument on behalf of the corporation therein named and acknowledged to me that the corporation executed it. WITNESS my hand and official seal.

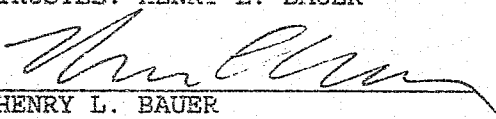

Paul Perrick, NOTARY PUBLIC - COMMISSION EXPIRES: 2-5-01

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE - PAGE 2

TRT RECON CODE: SOU-0516925 Loan No: 11823592-3 Invest:

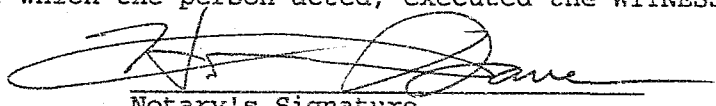
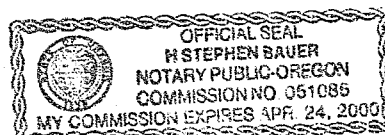
TRUSTEE: HENRY L. BAUER


 HENRY L. BAUER
 TRUSTEE

INDIVIDUAL ACKNOWLEDGEMENT

 STATE OF OREGON) ss.
 COUNTY OF MULTNOMAH)

On this 29 day of MAY in the year 1997, before me, the undersigned, a Notary Public, in and for said County and State, personally appeared Henry L. Bauer personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the WITNESS my hand and official seal.


 Notary's Signature
 Commission Expires:


STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Title Recon Tracking the 6th day
 of June A.D., 19 97 at 11:31 o'clock A. M., and duly recorded in Vol. M97
 of Mortgages on Page 17388

FEE \$20.00

 By Bernetha G. Letsch, County Clerk
Karlman Ross
