

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

STATE OF OREGON) CMC Loan No. 1944529
 COUNTY OF KLAMATH) Investor No. 800

APPOINTMENT OF SUCCESSOR TRUSTEE: FIRST SECURITY BANK, N.A., 405 S. Main St., Salt Lake City, Utah 84110, a Bank authorized to do business under the laws of the United States of America, is hereby appointed Successor Trustee under that certain Deed of Trust dated JULY 3, 1992, executed by CHARLES E. MAYER AND HORTENSIA B. MAYER, TENANTS BY THE ENTIRETY, as Trustor(s), to TICOR TITLE INSURANCE COMPANY, the original Trustee, for the benefit of CROSSLAND MORTGAGE CORP., the original Beneficiary, which Deed of Trust was recorded in the Official Records of the above-mentioned County, State of Oregon, as follows: Instrument No. 47335, in Book M92, at Page 15541, on JULY 15, 1992, said property is described as follows: SEE ATTACHED EXHIBIT "A"

REQUEST FOR FULL RECONVEYANCE: CROSSLAND MORTGAGE CORP., 3902 S. State, Salt Lake City, Ut 84107, as current and legal owner and holder of the Note and all other indebtedness secured by the Deed of Trust described above, hereby certifies to the above-appointed Successor Trustee that said Note, together with all other indebtedness secured by said Deed of Trust has been fully paid and satisfied, and hereby requests and directs said Successor Trustee, to RECONVEY, without warranty to the parties entitled thereto, all of the estate now held by said Successor Trustee thereunder.

DEED OF RECONVEYANCE: FIRST SECURITY BANK, N.A. hereby accepts the appointment as Successor Trustee under said Deed of Trust and as Successor Trustee does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, all right, title and interest which was heretofore acquired by said Successor Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the Beneficiary and Successor Trustee have caused these presents to be executed by their duly authorized officers, this June 4, 1997.

CROSSLAND MORTGAGE CORP.
 (Beneficiary)

BY:

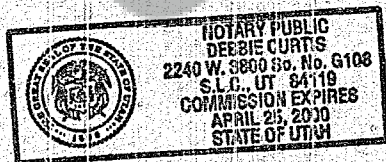
Lynn M. Burbidge
 LYNN M. BURBIDGE
 VICE PRESIDENT

STATE OF UTAH)

COUNTY OF SALT LAKE)

On June 4, 1997, before me, the undersigned, a Notary Public, notarizing in and for said County & State, personally appeared LYNN M. BURBIDGE, known to me to be the VICE PRESIDENT of CROSSLAND MORTGAGE CORP. that executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within Instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS MY HAND AND OFFICIAL SEAL



FIRST SECURITY BANK, N.A.
 (Successor Trustee)

BY:

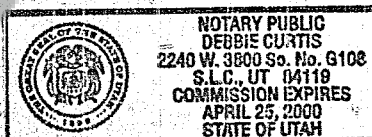
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WITNESS MY HAND AND OFFICIAL SEAL



WHEN RECORDED REMIT TO:
 CrossLand Mortgage Corp.
 ATTN: Payoff Department
 3902 S. State
 P.O. Box 57909
 Salt Lake City, UT 84107

RECORDER'S STAMP

**THIS INSTRUMENT WAS
 PREPARED BY:**
 Jeanne V. Bryant
 CrossLand Mortgage Corp.
 3902 S. State
 P.O. Box 57909
 Salt Lake City, UT 84107

BEGINNING AT THE NORTHWEST CORNER OF LOT 1, SECTION 20, TOWNSHIP 40 SOUTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON; THENCE EASTERLY ALONG THE NORTHERLY LINE OF SAID LOT 1, 325 FEET TO A POINT; THENCE SOUTHERLY PARALLEL WITH THE WESTERLY LINE OF SAID LOT 1, 400 FEET TO A POINT; THENCE WESTERLY PARALLEL WITH THE NORTHERLY LINE OF SAID LOT 1, 325 FEET TO A POINT ON THE WESTERLY LINE OF SAID LOT 1; THENCE NORTHERLY ALONG THE WESTERLY LINE OF SAID LOT 1, 400 FEET TO THE POINT OF BEGINNING. EXCEPTING THEREFROM ANY PORTION LYING WITHIN THE BOUNDARIES OF COUNTY ROADS.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Crossland Mortgages Corp. the 25th day
of June A.D. 19 97 at 3:19 o'clock P. M., and duly recorded in Vol. M97
of Mortgages on Page 19794.

FEE \$20.00

By Bernetha G. Letsch, County Clerk
Ruthen Ross

Unofficial
Copy