

41386

Vol. 1799 Page 22991

Recording requested by:
 Wells Fargo Bank, N.A.
 P.O. Box 85071
 San Diego, CA 92186-5071
 When recorded mail to:
 KEVIN THOMAS CULLEN
 LEANNE MARIE CULLEN
 5826 DELAWARE AVE
 KLAMATH FALLS, OR 97603

Loan No. 0000475301

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated July 7, 1997 is made by ~~OREGON HOUSING~~ ~~DEPARTMENT OF COMMERCE, STATE OF OREGON~~ ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor KEVIN THOMAS CULLEN AND LEANNE MARIE CULLEN executed that certain Deed of Trust dated June 25, 1991 and recorded on June 28, 1991 as Auditor's Number 31326 in Book M91 at Page 12505 of the Official Records in the Office of the Recorder of KLAMATH County, OREGON, to GEORGE C. REINMILLER, TRUSTEE, as the original Trustee for the benefit of FIRST INTERSTATE BANK OF OREGON, N.A. as the original Beneficiary.

Property Tax Parcel: R509104

WHEREAS, Successor Beneficiary is the original Beneficiary or successor in interest to the original Beneficiary;

WHEREAS, Successor Beneficiary desires to appoint Successor Trustee to act as Trustee in place of the original Trustee named in the Deed of Trust and to request Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to original Trustee by the Deed of Trust;

NOW, THEREFORE, Successor Beneficiary and Successor Trustee agree as follows:

1. Successor Beneficiary appoints Successor Trustee to act as the Trustee in place of the original Trustee named in the Deed of Trust and requests Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to the original Trustee by the Deed of Trust.
2. Successor Trustee does hereby RECONVEY without warranty, to the person or persons legally entitled thereto, all the estate now held by it under said Deed of Trust.

~~OREGON HOUSING~~
~~DEPARTMENT OF COMMERCE, STATE OF OREGON~~

(Successor Beneficiary)

By: Kari Cleveland
 Its:

KARI CLEVELAND
 AUTHORIZED SIGNER
 HOUSING FINANCE SECTION

WELLS FARGO BANK (ARIZONA), N.A.
 (Successor Trustee)

By: Chris Paulson
 Its:

97 JUL 22 A9:29

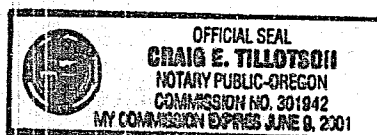
ck
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STATE OF Oregon
County of Madison

On July 7, 1997, before me, Craig E. Tillotson, personally appeared Kari Cleveland, 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 she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Craig E. Tillotson
Notary's Signature



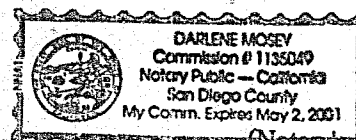
(Notary's Seal)

STATE OF California
County of San Diego

On July 7, 1997, before me, DARLENE MOSEY, personally appeared Carrie Carlson, 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 she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Darlene Mosey
Notary's Signature



(Notary's Seal)

STATE OF OREGON: COUNTY OF KLAMATH : ss.

Filed for record at request of Wells Fargo Bank the 22nd day
of July A.D., 19 97 at 9:29 o'clock P.M., and duly recorded in Vol. M97
of Mortgages on Page 22991

FEE \$20.00

By Bernetha G. Letsch, County Clerk
Kathleen Rossi