

Recording requested by:
Wells Fargo Bank, N.A.
P.O. Box 85071
San Diego, CA 92186-5071
When recorded mail to:
HARRY E MC DONALD
MARY JO MC DONALD
4231 PEPPERWOOD DR
KLAMATH FALLS, OR 97601

Loan No. 0000417519

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated July 17, 1997 is made by Wells Fargo Bank, N.A., as successor to First Interstate Bank of Oregon, N.A., formerly known as First National Bank of Oregon ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor HARRY E. MC DONALD AND MARY JO MC DONALD executed that certain Deed of Trust dated October 23, 1978 and recorded on October 24, 1978 as Auditor's Number --- in Book M78 at Page 23912 of the Official Records in the Office of the Recorder of KLAMATH County, OREGON, to TRANSAMERICA TITLE INSURANCE COMPANY, TRUSTEE, as the original Trustee for the benefit of FIRST NATIONAL BANK OF OREGON as the original Beneficiary.

Property Tax Parcel: R555839

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.

Wells Fargo Bank, N.A., as successor to
First Interstate Bank of Oregon, N.A.,
formerly known as First National Bank of
Oregon
(Successor Beneficiary)

By: 
CARRIE L. CARLSON,
Its: ASSISTANT VICE PRESIDENT

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

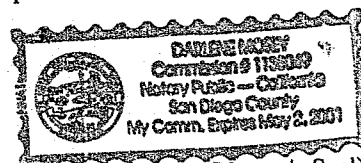
By: 
CARRIE L. CARLSON,
Its: ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA
County of San Diego

On July 17, 1997, before me, DARLENE MOSEY, personally appeared CARRIE L. CARLSON, ASSIST. VICE PRESIDENT, 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



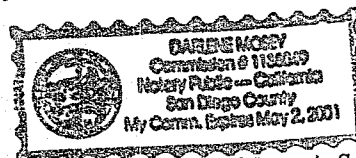
(Notary's Seal)

STATE OF CALIFORNIA
County of San Diego

On July 17, 1997, before me, DARLENE MOSEY, personally appeared CARRIE L. CARLSON, ASSIST. VICE PRESIDENT, 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 6th day
of August A.D., 19 97 at 11:47 o'clock A. M., and duly recorded in Vol. M97
of Mortgages on Page 25656.

FEE \$20.00

By Bernetha G. Leisch, County Clerk
Kathleen Ross