

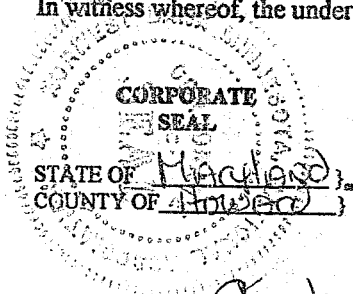
APPOINTMENT OF SUCCESSOR TRUSTEE,
REQUEST FOR FULL RECONVEYANCE

The undersigned is the beneficiary or the beneficiary's successor in interest and is now the legal owner and holder of all indebtedness secured by that certain deed of trust executed by: MICHAEL J. OLIVIER AND JULIE A. OLIVIER, HUSBAND AND WIFE, as grantor(s), and in which CHICAGO TITLE INSURANCE COMPANY is Trustee, in favor of FIRST FRANKLIN FINANCIAL CORPORATION Beneficiary. Said Deed of Trust was recorded in KLAMATH County, Oregon in Document No 5787, Volume No. M95, Page 24266 on the date of SEPTEMBER 8, 1995. Said Deed of Trust was assigned by Beneficiary, FIRST FRANKLIN FINANCIAL CORPORATION to NORWEST BANK MINNESOTA NATIONAL ASSOCIATION AS TRUSTEE. Said assignment of deed of trust was recorded in KLAMATH County, Oregon in Document No. 19513, Volume No. M96 Page 16963 on JUNE 10, 1996 all sums secured by said deed of trust have been fully paid and satisfied.

You are hereby directed, on payment to you of any sums owing to you under the terms of said deed of trust or pursuant to statute, to cancel all evidences of indebtedness secured by said deed of trust and to reconvey, without warranty, to the part or parties entitled thereto, the estate held by you under the terms of said deed of trust.

In the event that it is necessary for you to institute or defend any legal proceedings in connection with this matter, the undersigned hereby agrees to pay all costs or suit, together with reasonable attorney's fees. In the event that the original trustee named in said deed of trust is unable or unwilling to act in the capacity of trustee, the undersigned herewith appoints ASPEN TITLE & ESCROW, INC. as Successor Trustee, to have all powers of said original trustee, effective forthwith.

In witness whereof, the undersigned has set his hand and seal:



NORWEST BANK MINNESOTA,
NATIONAL ASSOCIATION AS TRUSTEE

By: Christine A. Tischer
Title: CHRISTINE A. TISCHER

VICE PRESIDENT

Personally appeared Christine A. Tischer who, being duly sworn, did say that (s)he is the Vice President of NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION AS TRUSTEE, a corporation, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that said instrument was signed and sealed in behalf of said corporation by authority of its Board of Directors; and acknowledges said instrument to be its voluntary act and deed.

Before me: FRANCES M. OKOUNGBO

Frances M. Okoungbo
Notary Public for the State of MARYLAND

My Commission Expires: 3.10.2001

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

Aspen Title & Escrow

on this 7th day of August A.D., 1997
at 10:34 o'clock A. M. and duly recorded
in Vol. M97 of Mortgages Page 25953

Bernetha G. Leisch, County Clerk

By Kathleen Brown
Fec, \$10.00 Deputy.