

When recorded mail to:  
ROBERT LOUIS LAVER  
SHIRLEE ANN LAVER  
3803 FRIEDA ST  
KLAMATH FALLS, OR 97601

97 SEP -9 10:54

Recording requested by:  
Wells Fargo Bank, N.A.  
P.O. Box 85071  
San Diego, CA 92186-5071

Loan No. 0000403923

#### SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated August 18, 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 ROBERT LOUIS LAVER AND SHIRLEE ANN LAVER executed that certain Deed of Trust dated July 18, 1977 and recorded on July 22, 1977 as Auditor's Number 32922 in Book M77 at Page 13082 of the Official Records in the Office of the Recorder of KLAMATH County, OREGON, to TRANSAMERICA TITLE INSURANCE, TRUSTEE, as the original Trustee for the benefit of FIRST NATIONAL BANK OF OREGON as the original Beneficiary.

Property Tax Parcel: R445450

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.

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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*  
CARRIE L. CARLSON,  
Its: ASSISTANT VICE PRESIDENT

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

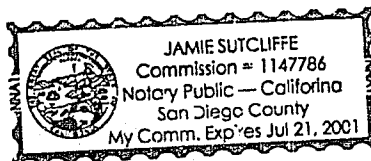
By *Carrie L. Carlson*  
CARRIE L. CARLSON,  
Its: ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA  
County of San Diego

On August 18, 1997, before me, JAMIE SUTCLIFFE, 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.

*Jamie Sutcliffe*  
Notary's Signature



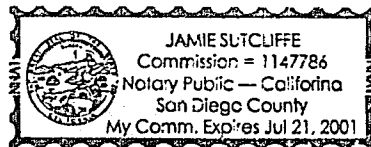
(Notary's Seal)

STATE OF CALIFORNIA  
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acted, executed the instrument.

WITNESS my hand and official seal.

*Jamie Sutcliffe*  
Notary's Signature



(Notary's Seal)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Wells Fargo Bank the 9th day  
of Sept. A.D. 19 97 at 10:54 o'clock A.M., and duly recorded in Vol. M97  
of Mortgages on Page 29461

FEE \$20.00

By *Bernetha G. Leisch* Bernetha G. Leisch, County Clerk