

ATC 0304128  
 SUBSTITUTION OF TRUSTEE  
 AND  
 FULL RECONVEYANCE

## REFERENCE:

DEED OF TRUST RECORDED 4-18-95  
 INSTRUMENT NO 98554 BOOK M95 PAGE 9765  
 OFFICIAL RECORDS OF KLAMATH COUNTY  
 TRUSTOR MARJORIE A WALTHER, AN UNMARRIED WOMAN  
 TRUSTEE ASPEN TITLE & ESCROW, INC  
 BENEFICIARY NORTH AMERICAN MORTGAGE COMPANY  
 DATED APRIL 12, 1995 AFFECTING LAND SITUATED IN THE COUNTY OF KLAMATH  
 STATE OF OREGON DESCRIBED AS FOLLOWS: AS DESCRIBED IN SAID DEED OF TRUST  
 SUBSTITUTION OF TRUSTEE

WHEREAS, THE UNDERSIGNED THE BANK OF NEW YORK AS TRUSTEE\* BEING THE OWNER AND HOLDER OF THE NOTE OR NOTES OR OTHER SECURITY AGREEMENTS, SECURED BY THE DEED OF TRUST HEREINABOVE DESCRIBED.

AND WHEREAS, THE UNDERSIGNED THE BANK OF NEW YORK AS TRUSTEE\* BEING THE PRESENT BENEFICIARY UNDER SAID DEED OF TRUST AND ACKNOWLEDGES THAT ALL SUMS BEING THE PRESENT BENEFICIARY UNDER SAID DEED OF TRUST AND ACKNOWLEDGES THAT ALL SUMS AND OBLIGATIONS SECURED BY SAID DEED OF TRUST HAVE BEEN FULLY PAID OR SATISFIED,

AND WHEREAS, THE BENEFICIARY DESIRES TO SUBSTITUTE A NEW TRUSTEE UNDER SAID DEED OF TRUST, IN THE PLACE OR STEAD OF ASPEN TITLE & ESCROW, INC

NOW THEREFORE, THE UNDERSIGNED HEREBY SUBSTITUTES THE BANK OF NEW YORK AS TRUSTEE\*, WHOSE ADDRESS IS 101 BARCLAY STREET, NEW YORK, NY 10286, AS TRUSTEE UNDER SAID DEED OF TRUST, AND FURTHER INSTRUCTS SAID TRUSTEE TO RECONVEY THE ESTATE NOW HELD UNDER SAID DEED OF TRUST, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO.

## FULL RECONVEYANCE

THE BANK OF NEW YORK, TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT SERIES 1995I AT 101 BARCLAY STREET, NEW YORK, NY 10286, CORP-TRUST MBS, AS SUBSTITUTED TRUSTEE UNDER THE HEREINABOVE DESCRIBED DEED OF TRUST, HAVING RECEIVED FROM THE HOLDER OF THE OBLIGATIONS A WRITTEN REQUEST TO RECONVEY, HEREBY RECONVEYS, WITHOUT WARRANTY TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, THE ESTATE NOW HELD BY SAID TRUSTEE THEREUNDER.

DATED January 23, 1998  
 STATE OF California  
 COUNTY OF Los Angeles

ON January 23, 1998 BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID STATE, PERSONALLY APPEARED LISA FREDERICKS KNOWN TO ME TO BE THE ASSISTANT SECRETARY THAT EXECUTED THE WITHIN INSTRUMENT, AND KNOWN TO ME TO BE THE PERSON WHO EXECUTED THE WITHIN INSTRUMENT, AND KNOWN TO ME TO BE THE PERSON WHO EXECUTED THE WITHIN INSTRUMENT ON BEHALF OF THE CORPORATION THEREIN NAMED, AND ACKNOWLEDGED TO ME THAT SUCH CORPORATION EXECUTED THE SAME, AS SUCH TRUSTEE

WITNESS MY HAND AND OFFICIAL SEAL

SIGNATURE Paulette Ronga

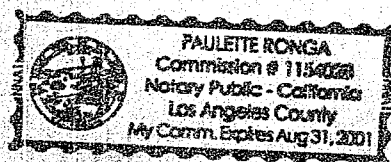
THE BANK OF NEW YORK, TRUSTEE\*\*  
 UNDER THE POOLING AND SERVICING  
 AGREEMENT SERIES 1995I AT 101  
 BARCLAY STREET, NEW YORK, NY  
 10286, CORP-TRUST MBS

BY:

TITLE:

LISA FREDERICKS  
 ASSISTANT SECRETARY

PIF 11-28-97  
 MORTGAGOR WALTHER  
 LOAN# 0473293



After Recording Return to:  
 North American Mortgage Co.  
 231 East Avenue  
 Albion, New York 14411-1678

STATE OF OREGON  
COUNTY OF KLAMATH  
SUBSTITUTION OF TRUSTEES  
AND  
ASSIGNMENT OF DEED

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 9th day  
of February A.D., 19 98 at 3:04 o'clock P. M., and duly recorded in Vol. M98  
of Mortgages on Page 4175

FEE \$20.00

By Bernetha G. Lisch, County Clerk  
Kathleen Ross

WHEREAS, THE UNDERSIGNED THE BANK OF NEW YORK AS TRUSTEE\* BEING THE  
OWNER AND HOLDER OF THE NOTE OR NOTES OR OTHER SECURITIES AGREEMENTS,  
SECURED BY THE DEED OF TRUST HEREINAFORE DESCRIBED.

AND WHEREAS, THE UNDERSIGNED THE BANK OF NEW YORK AS TRUSTEE\*  
BEING THE TRUSTEE OF THE TRUST HEREINAFORE DESCRIBED OF TRUST AND ACKNOWLEDGES  
THAT ALL SUMS BEING THE TRUSTEE'S LIABILITY UNDER SAID DEED OF TRUST AND  
ACKNOWLEDGES THAT ALL SUMS AND OBLIGATIONS SECURED BY SAID DEED OF TRUST  
HAVE BEEN FULLY PAID OR SATISFIED.

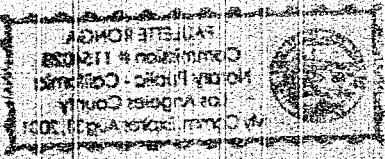
AND WHEREAS, THE BENEFICIARY DESIRES TO SUBSTITUTE A NEW TRUSTEE UNDER  
SAID DEED OF TRUST, IN THE PLACE OR STEAD OF ASPEN TITLE & ESCROW, INC.

NOW THEREFORE, THE UNDERSIGNED HEREBY SUBSTITUTES THE BANK OF NEW YORK  
AS TRUSTEE\*, WHOSE ADDRESS IS 101 BARCLAY STREET, NEW YORK, NY 10038, AS  
TRUSTEE UNDER SAID DEED OF TRUST, AND FURTHER TRUSTEES SAID TRUSTEE TO  
RECOVER THE ESTATE NOW HELD UNDER SAID DEED OF TRUST, TO THE PERSON OR  
PERSONS LEGALLY ENTITLED THEREUNTO.

THE BANK OF NEW YORK, TRUSTEE UNDER THE MOBILE AND BREVOLING AGREEMENT  
SERIES 1992 AT 101 BARCLAY STREET, NEW YORK, NY 10038, CORP-TRUST MBS,  
AS SUBSTITUTED TRUSTEE UNDER THE HEREINAFORE DESCRIBED DEED OF TRUST,  
HAVING RECEIVED FROM THE HOLDER OF THE OBLIGATIONS A WRITTEN REQUEST TO  
RECOVER THE ESTATE NOW HELD UNDER SAID DEED OF TRUST, TO THE PERSON OR  
PERSONS LEGALLY ENTITLED THEREUNTO, THE ESTATE NOW HELD IN SAID TRUSTEE  
HEREINAFTER.

THE BANK OF NEW YORK, TRUSTEE\*  
UNDER THE MOBILE AND BREVOLING  
AGREEMENT SERIES 1992 AT 101  
BARCLAY STREET, NEW YORK, NY  
10038, CORP-TRUST MBS,  
DOES HEREBY SUBSTITUTE  
THE BANK OF NEW YORK, TRUSTEE\*  
AS TRUSTEE UNDER SAID DEED OF TRUST,  
AND FURTHER TRUSTEES SAID TRUSTEE TO  
RECOVER THE ESTATE NOW HELD UNDER SAID  
DEED OF TRUST, TO THE PERSON OR  
PERSONS LEGALLY ENTITLED THEREUNTO.

WITNESSED MY HAND AND SEAL OF OFFICIAL SEAL  
OF THE CORPORATION OF THE COUNTY OF KLAMATH  
ON THE 11th DAY OF FEBRUARY 1998  
AT ASTORIA, OREGON



DATED February 9, 1998  
STATE OF Oregon  
COUNTY OF Klamath  
ON January 22, 1998 before me,  
THE UNDERSIGNED, A NOTARY PUBLIC,  
IN AND FOR SAID STATE, PERSONALLY  
APPEARED Kathleen Ross, KNOWN  
TO ME TO BE THE BENEFICIARY  
THAT EXECUTED THE WITNESS  
INSTRUMENT, AND KNOWN TO ME TO BE  
THE PERSON WHO EXECUTED THE  
WITHIN INSTRUMENT, AND KNOWN TO  
ME TO BE THE PERSON WHO EXECUTED  
THE WITHIN INSTRUMENT ON BEHALF  
OF THE CORPORATION OF THE COUNTY OF KLAMATH  
AND ACKNOWLEDGED TO ME THAT SUCH  
CORPORATION EXECUTED THE SAME AS  
SUCH TRUSTEE

WITNESS MY HAND AND SEAL OF OFFICIAL SEAL  
OF THE CORPORATION OF THE COUNTY OF KLAMATH  
ON THE 11th DAY OF FEBRUARY 1998  
AT ASTORIA, OREGON