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SUBSTITUTION OF TRUSTEE &  
DEED OF FULL RECONVEYANCE

CHEMICAL MORTGAGE COMPANY  
secured by the Deed of Trust, dated MARCH 2  
GARY L. JONES AND MELANIE D. JONES

is the owner and holder of the Note  
, 1993, made by

as Grantor (s) to  
US BANK OF WASHINGTON, NATIONAL ASSOCIATION

as Trustee, for the benefit of  
US BANCORP MORTGAGE COMPANY

which Deed of Trust was recorded on MARCH 9, 1993, under Book M93, Page 4878, Document No. 58428 in the office of the County Recorder of Klamath, Oregon.

CHEMICAL MORTGAGE COMPANY  
Wessell, Attorney at Law, as Trustee in lieu of the  
Deed of Trust

Hereby substitutes Lance N.  
above named Trustee under said

A Lance N. Wessell hereby accepts said appointment as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty expressed or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, CHEMICAL MORTGAGE COMPANY and Lance  
N. Wessell have caused these presents to be executed by their duly authorized  
officers on the date written herein below.

CHEMICAL MORTGAGE COMPANY



Lance N. Wessell, Trustee

By: Erin Allard  
Erin Allard, Assistant Vice President

State of Michigan )  
 ) ss  
County of Oakland)

On the 16TH day of FEBRUARY , 1998, Personally appeared before me Erin Allard who, being duly sworn, did say that she is the Assistant Vice President of CHEMICAL MORTGAGE COMPANY , and that said instrument was signed on behalf of said entity by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.

Before me: **LINDA L. FERGUSON**  
Notary Public, Wayne County, Michigan  
Acting in Oakland County  
My Commission Expires July 27, 1995

Notary Public For \_\_\_\_\_  
My Commission expires: \_\_\_\_\_

State of Oregon, County of Multnomah ) ss

On the 12th day of March , 1998, Personally appeared before me Lance N. Wessell and acknowledged the foregoing instrument to be his voluntary act and deed.

Before me:

Notary Public For \_\_\_\_\_  
My Commission expires: \_\_\_\_\_

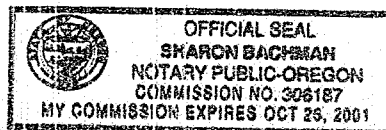
STATE OF OREGON.  
County of Klamath.      SS.

Filed for record at request of:

on this 16th day of March A.D., 1998  
at 1:29 o'clock P M. and duly recorded  
in Vol. M98 of Mortgages Page 8393  
Bernetha G. Lersch, County Clerk

By Deanne Modland  
Deputy

Fee, \$15.00



Return: Gary & Melanie Jones  
1350 Treat Blvd. #100  
Walnut Creek, CA 94596