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RECORDING REQUESTED BY:

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WELLS FARGO BANK
P. O. BOX 85293
SAN DIEGO CA 92186-5293

WHEN RECORDED RETURN TO:
CHARLIE E THURSTON JR.
DEANA L THURSTON
5843 MARYLAND AVE
KLAMATH FALLS OR 97603

LOAN NO. 0467761

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND RECONVEYANCE dated, 12-4-97, is made by OREGON HOUSING, DEPARTMENT OF COMMERCE, STATE OF OREGON ("Successor Beneficiary") and Wells Fargo Bank (Arizona), N.A., ("Successor Trustee")

WHEREAS, The original Trustor CHARLIE E THURSTON JR AND DEANA L THURSTON, HUSBAND AND WIFE executed that certain Deed of Trust dated 08/02/90 and recorded on 08/06/90, as Serial No. 15587 in Book(Reel) M90 at Page(Image) 15582; of the Official Records in the Office of the Recorder of KLAMATH County, OREGON, to GEORGE C. REINMILLER, TRUSTEE, as the original Trustee for the benefit of FIRST INTERSTATE BANK OF OREGON, N.A. as the original Beneficiary.

Property Tax Parcel: -R508-962

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 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 Trustee and Successor Beneficiary agree as follows:

1. Successor Beneficiary, appoints Successor Trustee to act as trustee in place of 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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IN WITNESS WHEREOF, Successor Trustee and Successor Beneficiary have executed this SUBSTITUTION OF TRUSTEE and RECONVEYANCE the day and year written above.

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

OREGON HOUSING
DEPARTMENT OF COMMERCE, STATE OF OREGON
("Successor Beneficiary")

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

By: *Kari Cleveland*
KARI CLEVELAND
AUTHORIZED SIGNER
HOUSING FINANCE SECTION

STATE OF CALIFORNIA
County of San Diego

On Dec 4, 1997, before me, Betty J. Hall, personally appeared CAARRIE L. CARLSON, 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.

Betty J. Hall
Notary's Signature



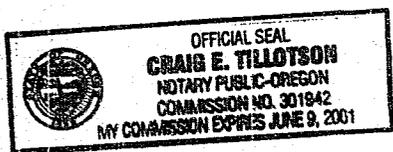
(Notary's Seal)

STATE OF OREGON
County of Marion

On DEC 4 1997, before me, Craig E. Tillotson, personally appeared Kari Cleveland, 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.

Craig E. Tillotson
Notary's Signature
STATE OF OREGON: COUNTY OF KLAMATH: ss.



(Notary's Seal)

Filed for record at request of Wells Fargo Bank the 24th day of March A.D. 19 98 at 2:29 o'clock P M., and duly recorded in Vol. M98 of Mortgages on Page 9391.

FEE \$20.00

By: *Bernetha G. Letsch*
Bernetha G. Letsch, County Clerk