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Vol. 1198 Page 12043

AFTER RECORDING RETURN TO:
NATIONWIDE RECORDING SERVICE
17352 DAIMLER STE#200
IRVINE, CA 92614

SUBSTITUTION OF TRUSTEE

THE UNDERSIGNED IS THE OWNER AND HOLDER OF THE DEED OF TRUST DESCRIBED BELOW AND THE PROMISSORY NOTE/NOTES SECURED THEREBY. THE UNDERSIGNED APPOINTS FIRSTPLUS FINANCIAL, INC., SUCCESSOR TRUSTEE OF SAID DEED OF TRUST, TO HAVE ALL THE POWERS OF SAID ORIGINAL TRUSTEE, EFFECTIVE IMMEDIATELY.

98 APR 13 P2:48

GRANTOR: MICHAEL D. BRECK AND MAUREAN J. BRECK, HUSBAND AND WIFE
ORIGINAL TRUSTEE: FIRST AMERICAN TITLE COMPANY
BENEFICIARY: AMERICAN WEST FINANCIAL
DATED: OCTOBER 6, 1996
RECORDING DATE: OCTOBER 25, 1996
Document/Instrument #: 27338, VOLUME M96, PAGE 33818
COUNTY: KLAMATH
STATE: OREGON

YOU ARE HEREBY DIRECTED ON PAYMENT TO YOU OF ANY SUMS OWING TO YOU UNDER THE TERMS OF SAID TRUST DEED OR PURSUANT TO STATUTE, TO RECONVEY, WITHOUT WARRANTY, TO THE PARTY OR PARTIES ENTITLED THERETO BY THE TERMS OF SAID TRUST DEED, THE ESTATE NOW HELD BY YOU UNDER THE SAME NAME.

FIRSTPLUS FINANCIAL INC.,

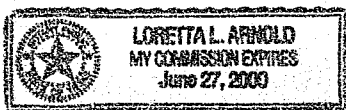
By: Julie Lovoi
Title: VICE PRESIDENT

State of Texas

County of Dallas

On APRIL 1, 1998, before me, Julie Lovoi, the Vice President of FIRSTPLUS FINANCIAL INC., personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is inscribed to the foregoing instrument and acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

Witness my hand and official seal.



Signature

Notary Public

Loretta L. Arnold

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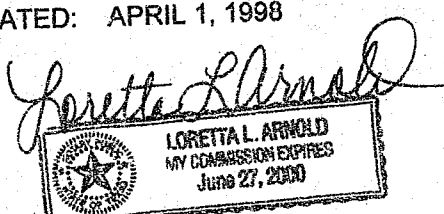
REQUEST FOR FULL RECONVEYANCE

THE UNDERSIGNED BENEFICIARY IS THE LEGAL OWNER AND HOLDER OF THE PROMISSORY NOTE IN THE ORIGINAL SUM OF SEVENTEEN THOUSAND AND NO/100 (\$ 17,000.00) DOLLARS, SECURED BY THAT CERTAIN DEED OF TRUST DATED OCTOBER 6, 1996 IN WHICH FIRST AMERICAN TITLE COMPANY AS TRUSTEE, FILED FOR RECORD ON OCTOBER 25, 1996, AS FEE NUMBER 27338, VOLUME M96, PAGE 33818, RECORDS OF KLAMATH COUNTY, OREGON.

THE NOTE AND ALL OTHER INDEBTEDNESS SECURED BY SAID DEED OF TRUST HAVING BEEN FULLY SATISFIED, THE NOTE AND DEED OF TRUST ARE HEREWITH SURRENDERED TO YOU FOR CANCELLATION AND RECONVEYANCE.

YOU ARE THEREFORE REQUESTED, UPON PAYMENT OF ALL SUMS OWING TO YOU, TO RECONVEY WITHOUT WARRANTY, TO THE PERSONS ENTITLED THERETO, THE RIGHT, TITLE AND INTEREST NOW HELD BY YOU THEREUNDER.

DATED: APRIL 1, 1998



FIRSTPLUS FINANCIAL, INC.

BY  JULIE LOVOY, VICE PRESIDENT

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Nationwide Recording Service the 13th day
of April A.D., 19 98 at 2:48 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 12043

FEE \$15.00

By Kathleen Rossi Bernetha G. Letsch, County Clerk