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Vol M98 Page 12842

When recorded mail to:
TYE J IDONAS
PEGGY A IDONAS
PO BOX 378
CHILOQUIN, OR 97624

'98 APR 17 P 1:48

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

Loan No. 0000417261

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated March 5, 1998 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 TYE J. IDONAS AND PEGGY A. IDONAS executed that certain Deed of Trust dated 10/16/78 and recorded on 10/16/78 as Auditor's Number — in Book M78 at Page 23139 of the Official Records in the Office of the Recorder of KLAMATH County, OREGON, to TRANSAMERICA TITLE INSURANCE COMPANY, TRUSTEE, as the original Trustee for the benefit of FIRST NATIONAL BANK OF OREGON as the original Beneficiary.

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 March 5, 1998, before me, BETTY HALL, 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.

Betty J. Hall
Notary's Signature



(Notary's Seal)

STATE OF CALIFORNIA
County of San Diego

On March 5, 1998, before me, BETTY HALL, 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
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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 KLAMATH: ss.

Filed for record at request of Wells Fargo Bank the 17th day
of April A.D., 19 98 at 1:48 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 12842

FEE \$20.00

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