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WHEN RECORDED MAIL TO:  
 PRAKASH & PARESH PATEL  
 PO BOX 41160  
 SAN JOSE, CA 95160

Vol. M98 Page 13211

STATE OF OREGON,  
 County of Klamath ss.

Filed for record at request of:

U.S. Bank

on this 21st day of April A.D., 1998  
 at 11:52 o'clock A. M. and duly recorded  
 in Vol. M98 of Mortgages Page 13211

Bernetha G. Letsch, County Clerk

SUBSTITUTION OF TRUSTEE AND  
 DEED OF FULL RECONVEYANCE

By Kathleen Ross  
 Feet \$15.00 Deputy

98 APR 21 AM 11:52

The undersigned U.S. BANK NATIONAL ASSOCIATION, f/k/a [ UNITED STATES NATIONAL BANK OF OREGON] in and under the provisions of that certain Deed of Trust executed by PRAKASH J. PATEL AND PARESH J. PATEL Trustees, to KLAMATH COUNTY TITLE COMPANY as Trustee for UNITED STATES NATIONAL BANK OF OREGON dated APRIL 12, 1984 and recorded APRIL 18, 1984 in the office of the Recorder of KLAMATH County, State of OREGON Instrument 35699, Volume M84 Page 6442 of Official Records, do(es) in accordance with the provisions of said Deed of Trust, hereby give notice of the Substitution and Appointment of U.S. BANK TRUST COMPANY, N.A. in place and instead of the trustee above named, and do(es) hereby vest in said substituted Trustee, all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned has been fully paid and/or satisfied.

NOW THEREFORE, U.S. BANK TRUST COMPANY, N.A. as substituted Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands therein described, situated in the County and State above mentioned. Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands.

Dated: April 13, 1998

U.S. BANK TRUST COMPANY, N.A.  
 Substituted Trustee

Terry Metz  
 TERRY METZ, VICE-PRESIDENT

U.S. BANK NATIONAL ASSOCIATION,  
 f/k/a [ UNITED STATES NATIONAL  
 BANK OF OREGON]  
 Beneficiary

Terry Metz  
 BY: TERRY METZ, VICE-PRESIDENT

STATE OF OREGON )  
 COUNTY OF MULTNOMAH )

On April 13, 1998 before me, the undersigned, a Notary Public in and for the said County and State, personally appeared TERRY METZ personally known to me to be the VICE-PRESIDENT of the Banking Association/Corporation that executed the within instrument, therein named, and acknowledged to me that such Banking Association/Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

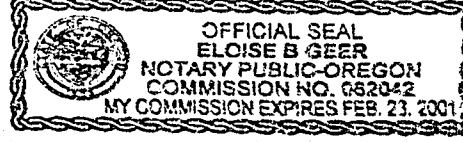
Eloise B. Geer  
 STATE OF OREGON )  
 COUNTY OF MULTNOMAH )



On April 13, 1998 before me, the undersigned, a Notary Public in and for the said County and State, personally appeared TERRY METZ personally known to me to be the VICE-PRESIDENT of the Banking Association that executed the within instrument, therein named, and acknowledged to me that such Banking Association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Eloise B. Geer  
 FILE NO. 9284544  
 RECORDING REQUESTED BY:  
 U.S. BANK  
 P.O. BOX 5427  
 PORTLAND, OR 97228-5427



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