Prepared by and after recording mail to:

SMI/Aun. Sherry Dona P.O. Box 540817 Houston, Texas 77254-0817 Tel. (800) 795-5263



Oregon

County of Klamath

Loan #: 515435

Index: Joint:

230_9807

SUBSTITUTION OF TRUSTEE AND FULL RECONVETANCE

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Trustor:

ALAN D. O'NEIL AND JILL M. O'NEIL

Beneficiary:

U.S. BANCORP MORTGAGE COMPANY

Trustee:

U.S. BANK OF WASHINGTON, N. TIONAL ASSOCIATION

Property Address:

2057 GETTLE ST

, KLAMATHFALLS, OR 97603

Book:

M93

Page: 3452

AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

Now, therefore, the undersigned hereby substitutes MELLON MORTGAGE COMPANY whose address is 3100 Travis Street, Houston, TX 77006, as Trustee under said Deed of Trust.

MELLON MORTGAGE COMPANY HERE BY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person of persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

In witness whereof the parties hereto have caused this instrument to be duly executed this 30th day of

MELLON MORTGAGE COMPANY

By: SHERRY DOZA Title: VICE PRESIDENT

STATE OF TEXAS COUNTY OF HARRIS

On this the 30th day of April 1998 A.D., before me, a Notary Public, appeared SHERRY DOZA to me personally known, who being by me duly swort, did say that (s)he is the VICE PRESIDENT of MELLON MORTGAGE COMPANY, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said SHERRY DOZA acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official scal the day and year

STATE OF OREGON, County of Klamath 55.

Filed or record at request of

7t:h day of May ___ A.D., 1998.

o'clock P.M. and duly recorded in Vol. 198 of Mortgages Page 15310

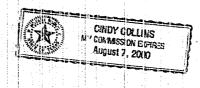
Bernetha G. Jetsch, County Clerk

Dittellen 10-000

315.00

Deputy





Fee,