

When recorded mail to:
LEIGH GRASS
DORIS GRASS
2709 LAKESHORE DRIVE
KLAMATH FALLS, OR 97601

98 JUL -3 P137

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

Loan No. 0010190452

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated April 28, 1998 is made by THE BANK OF NEW YORK, TRUSTEE ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor **LEIGH R. GRASS AND DORIS L. GRASS** executed that certain Deed of Trust dated 4/11/96 and recorded on 4/19/96 as Auditor's Number 16696 in Book M96 at Page 10970 of the Official Records in the Office of the Recorder of **KLAMATH** County, **OREGON**, to **ASPEN TITLE & ESCROW, INC., TRUSTEE**, as the original Trustee for the benefit of **MISSION HILLS MORTGAGE CORPORATION, A CALIFORNIA CORPORATION** 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.

18815

THE BANK OF NEW YORK, TRUSTEE

(Successor Beneficiary)

By: BARBARA PEREZ
Its: VICE PRESIDENTWELLS FARGO BANK (ARIZONA), N.A.
(Successor Trustee)By: [Signature]
Its: Asst. Vice PresidentSTATE OF CALIFORNIA
County of SAN Diego

On April 28, 1998, before me, BETTY HALL, personally appeared CARRIE 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.

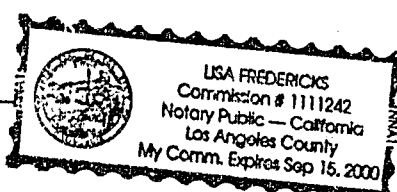
[Signature]
Notary's Signature

(Notary's Seal)

STATE OF CALIFORNIA
County of LOS ANGELES

On April 28, 1998, before me, LISA FREDERICKS, personally appeared BARBARA PEREZ, 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.

[Signature]
Notary's Signature

(Notary's Seal)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Wells Fargo Bank
of June A.D., 19 98 at 1:37 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 18814

FEE \$20.00

By Bernetha G. Letsch, County Clerk