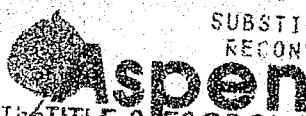


SUBSTITUTION OF TRUSTEE AND REQUEST FOR RECONVEYANCE AND DEED OF RECONVEYANCE



Aspen Title & Escrow, Inc., owner and holder of the deed of trust described below and the promissory note or notes secured thereby. Said note or notes, together with all other indebtedness secured by said deed of trust have been fully paid. The undersigned hereby appoints ASPEN TITLE & ESCROW, INC., an Oregon corporation, as successor trustee of said deed of trust and directs it to reconvey to the party or parties entitled thereto all the estate right, title and interest held by said trustee under said deed of trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

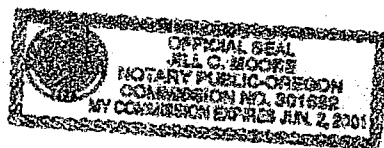
Dated: 10-9-98

BY: Melody Aguiar
(Beneficiary) For Forest Products FCU

STATE OF OREGON)

County of Klamath)

This instrument was acknowledged before me this 8 day of October, 1998, by Melody Aguiar a(n) Employee of Forest Products FCU, an Oregon corporation, on behalf of said corporation.



J. C. Moore
Notary Public for Oregon

My commission expires: 6-2-2001

DEED OF RECONVEYANCE

ASPEN TITLE & ESCROW, INC., an Oregon corporation, as successor trustee of the following described deed of trust:

Dated: DECEMBER 27, 1989

Recorded: DECEMBER 27, 1989

Volume: M-89 Page: 24981, of the mortgage records of Klamath County,

Grantor(s): RONALD J. SUMNER AND LINDA K. SUMNER

Beneficiary(ies): FOREST PRODUCTS FEDERAL CREDIT UNION

Encumbering real property in the same county described as follows:

A portion of the NE 1/4 NE 1/4 of Section 15, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at an iron pin on the Westerly right of way line of Summers Lane which lies South 0 degrees 10' East along the section line a distance of 310.4 feet and North 88 degrees 35' West a distance of 30 feet, from the iron axle which marks the Northeast corner of Section 15, Township 39 South, Range 9 East of the Willamette Meridian; thence South 0 degrees 10' East along the Westerly line of Summers Lane a distance of 10 feet

Continued on next page

to a point; thence North 88 degrees 39' West a distance of 165.4 feet to the true point of beginning of this description; thence continuing North 88 degrees 39' West a distance of 110 feet to a point; thence South 0 degrees 10' East parallel to the said section line a distance of 70 feet to an iron pin; thence South 88 degrees 39' East a distance of 110 feet to a point; thence North 0 degrees 10' West parallel to said section line a distance of 70 feet to the point of beginning.

CODE 41 MAP 3909-15AA TL 9400

having received from the beneficiary or its successor a written request to reconvey, reciting that the obligation secured by said trust deed has been fully paid and satisfied, does hereby reconvey without warranty to the party or parties entitled thereto all of the estate, right, title and interest held by said trustee by virtue of the above described deed of trust.

ASPEN TITLE & ESCROW, INC.

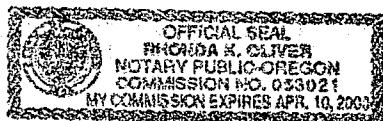
BY: Marlene L. Addington

ITS: Authorized Officer

STATE OF OREGON)

COUNTY OF KLAMATH)

This instrument was acknowledged before me this 12th day of October, 1998, by Marlene Addington, a(n) Authorized Officer of Aspen Title & Escrow, Inc., an Oregon corporation, on behalf of said corporation.



Rhonda K. Oliver
Notary Public for Oregon

My commission expires: April 10, 2000

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 12th day of October A.D., 19 98 at 3:40 o'clock P.M., and duly recorded in Vol. M98 of Mortgages on Page 37463.

FEE \$20.00

By Bernetha G. Letsch, County Clerk