

Prepared by and after recording mail to:

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Oregon

County of Klamath

Loan #: 514872
Index: 24902
Job#: 230_9822

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

| | |
|--------------|------------------------------------|
| Trustor: | JOHN F. DUARTE AND JULIE M. DUARTE |
| Beneficiary: | BANCORP MORTGAGE COMPANY |
| Trustee: | U.S. BANK OF WASHINGTON |
| Book: | M91 |
| Page: | 24661 |

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 BANK N.A., SUCCESSOR TRUSTEE whose address is 3100 Travis Street, Houston, TX 77006, as Trustee under said Deed of Trust.

MELLON BANK N.A., SUCCESSOR TRUSTEE HEREBY 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 or persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

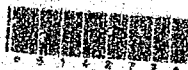
In witness whereof the parties hereto have caused this instrument to be duly executed this 31th day of August 1998 A.D.

MELLON BANK N.A., SUCCESSOR TRUSTEE

MELLON MORTGAGE COMPANY

By: KEITH L. LUCAS
Title: VICE PRESIDENT

By: CHERYL SWINSINSKI
Title: VICE PRESIDENT



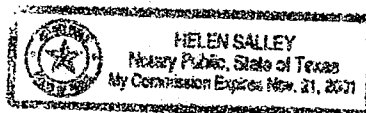
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 31th day of August 1998 A.D. , before me, a Notary Public, appeared KEITH L. LUCAS to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of MELLON BANK N.A., SUCCESSOR TRUSTEE , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said KEITH L. LUCAS 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 seal the day and year first above written.

Helen Salley

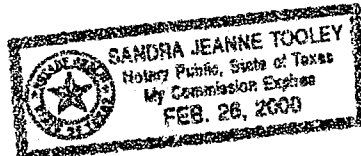


STATE OF TEXAS
COUNTY OF HARRIS

On this the 31th day of August 1998 A.D. , before me, a Notary Public, appeared CHERYL SWINSINSKI to me personally known, who being by me duly sworn, 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 CHERYL SWINSINSKI 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 seal the day and year first above written.

[Signature]



STATE OF OREGON: COUNTY OF KLAMATH : ss.

Filed for record at request of Mellon Mortgage the 13th day
of October A.D., 1998 at 2:54 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 37576

FEE \$20.00

By Bernetha G. Letch, County Clerk

Kathleen Ross

