

When recorded mail to:
RHONDA L. PARADIS

2420 RADCLIFFE
KLAMATH FALLS, OR 97601

Recording requested by:
GNAC MORTGAGE CORPORATION
P.O. Box 5071
San Diego, CA 92166-5071

Loan No. 0000382358

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated December 9, 1993 is made by Wells Fargo Bank, N.A., as successor to First Interstate Bank of Oregon, N.A., formerly known as First National Bank of Oregon ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor JERRY D. ANGLE AND RHONDA L. ANGLE HUSBAND AND WIFE executed that certain Deed of Trust dated 2/23/77 and recorded on 2/23/77 as Auditor's Number 25365 in Book 1477 at Page 3209 of the Official Records in the Office of the Recorder of Klamath County, OREGON, to TRANSAMERICA TITLE INSURANCE COMPANY, TRUSTEE, as the original Trustee for the benefit of FIRST NATIONAL BANK OF OREGON 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.

2450

Wells Fargo Bank, N.A.
First Interstate Bank of Oregon, N.A.
formerly known as First National Bank of Oregon
(Successor Beneficiary)

By: Mary Winbauer
MARY WINBAUER,
Its: ASSISTANT VICE PRESIDENT

WELLS FARGO BANK (ARIZONA), N.A.
(Successor Trustee)

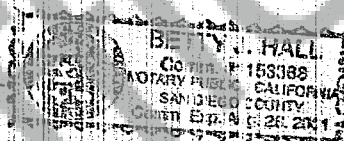
By: Mary Winbauer
MARY WINBAUER,
Its: ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA
County of San Diego

On December 9, 1998, before me, Betty J. Hall, personally appeared MARY WINBAUER, ASSISTANT VICE PRESIDENT, 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.

Betty J. Hall
Notary's Signature



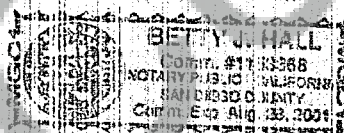
(Notary's Seal)

STATE OF CALIFORNIA
County of San Diego

On December 9, 1998, before me, Betty J. Hall, personally appeared MARY WINBAUER, ASSISTANT VICE PRESIDENT, 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.

Betty J. Hall
Notary's Signature



(Notary's Seal)

STATE OF OREGON: COUNTY OF CLATSOP

Filed for record at request of _____
of January A.D. 1999
at 11:41 o'clock A.M. and duly recorded in Vol. 1199
of _____
on Page 2449

Fee: \$20.00

Linda Smith, County Clerk
by Linda Smith