

When recorded mail to:
RAY W. ADDINGTON

2054 CALIFORNIA AV.
KLAMATH FALLS, OR 97601

Recording requested by:
GMAC MORTGAGE CORPORATION
P.O. Box 83071
San Diego, CA 92186-5071

Loan No. 0010397107

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated December 23, 1998 is made by WELLS FARGO BANK, N.A. ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor RAY W. ADDINGTON, A SINGLE PERSON executed that certain Deed of Trust dated 10/16/96 and recorded on 10/24/96 as Auditor's Number 27304 in Book 1496 at Page 33744 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 NORWEST MORTGAGE, INC. 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.

2462

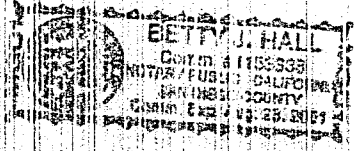
WELLS FARGO BANK, N.A.
(Successor Beneficiary)
By Carrie L. Carlson
CARRIE L. CARLSON
Its ASSISTANT VICE PRESIDENT

WELLS FARGO BANK (ARIZONA), N.A.
(Successor Trustee)
By Carrie L. Carlson
CARRIE L. CARLSON
Its ASSISTANT VICE PRESIDENT

STATE OF CALIFORNIA
County of San Diego

On December 23, 1998, before me, Betty J. Hall, personally appeared CARRIE L. CARLSON, 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

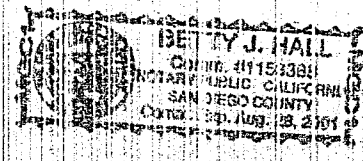


(Notary's Seal)

STATE OF CALIFORNIA
County of San Diego

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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 _____ (Title) _____
of January A.E. 1998 at _____ o'clock the _____ day
of _____ Month _____ A.M. and duly recorded in Vol. _____
No. _____ on Page: 2461

Fee \$20.00

Linda Smith, County Clerk
by Kathleen Broad