

MT 1396 - 9673

APPOINTMENT OF SUCCESSOR TRUSTEE and DEED OF FULL RECONVEYANCE

Pursuant to ORS 86 790 (3), the present beneficiary hereby appoints AMERITITLE as successor trustee of the following designated Trust Deed, said successor trustee having all the power of the original trustee, effective herewith;

Dated: September 23, 1997
 Recorded: September 25, 1997
 Volume : M97 Page 31317
 Amount : \$32,994.15
 Grantor: GARY L. GIVENS AND EDNICE L. GIVENS AS TENANTS BM THE ENTIRETY
 Trustee: NONE GIVEN
 Beneficiary: ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC.

REQUEST FOR RECONVEYANCE

All sums secured by the above referenced Trust Deed have been fully paid and satisfied. AMERITITLE, upon delivery of the Trust Deed and related Note marked "PAID", is hereby authorized and instructed to cancel all evidence of indebtedness secured by the Trust Deed and to reconvey, without warranty, to the parties designated by the terms of said Trust Deed.

DATED 2/1/99, 1999.

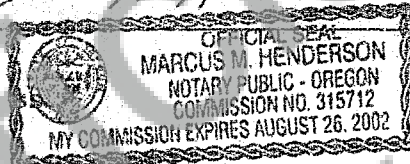
By: James A. Sowles

State of Oregon
 County of Klamath

DATED Feb 1, 1999.

By:

STATE OF OREGON, County of Klamath)
Feb 1, 1999.



Personally appeared James A. Sowles who, being duly sworn, did say that he is the Branch Manager of Associates Financial Services and that said instrument was signed in behalf of said corporation by authority of its Board of Directors; and has acknowledged said instrument to be its voluntary act and deed.

DEED OF RECONVEYANCE

AMERITITLE, having received as Successor Trustee and the request for full reconveyance as stated above, does hereby grant, bargain and convey, but without any covenant or warranty, express or implied, to the persons legally entitled thereto, all the estate held by AMERITITLE in and to the property described in the above referenced Trust Deed, except as may have heretofore been previously conveyed to such persons.

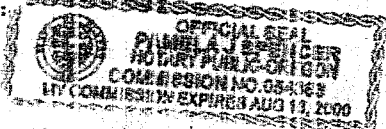
DATED 2/3/99, 1999.

By: Jean Phillips, Assistant Secretary of AmeriTitle

STATE OF OREGON, County of Klamath) ss.
2/3, 1999.

Personally appeared Jean Phillips who, being duly sworn, did say that she is the Assistant Secretary of AmeriTitle and that said instrument was signed in behalf of said corporation by authority of its Board of Directors; and she acknowledged said instrument to be its voluntary act and deed.

BEFORE ME:



Pamela J. Spencer
 Notary Public for Oregon
 My commission expires: 8/16/2000

After recording return to:
 Associates Financial Services
 2047 Washburn Way
 Klamath Falls, OR 97603

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 3rd day
 of February A.D. 1999 at 3:45 o'clock P. M., and duly recorded in Vol. M99
 of Mortgages on Page 4103

Linda Smith, County Clerk

FEE \$15.00

by Kathleen Rossi