

Prepared by and after recording mail to:

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Oregon

County of Klamath

Loan #: 5701233263
Index: 5J729
Job#: 230_9901

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	ARTHUR W. DILLARD AND ANNA A. DILLARD
Beneficiary:	U.S. NATIONAL BANK OF OREGON
Trustee:	BANK OF CORVALLIS
Book:	MS6
Page:	16823

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 23th day of February 1999 A.D.

MELLON BANK N.A., SUCCESSOR TRUSTEE

MELLON MORTGAGE COMPANY


By: MARY L. SHARP
VICE PRESIDENT


By: CHERYL WINKINSKI
Title: VICE PRESIDENT

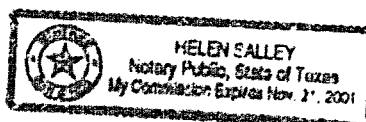


STATE OF TEXAS
COUNTY OF HARRIS

On this the 23th day of February 1999 A.D., before me, a Notary Public, appeared MARY L. SHARP 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 MARY L. SHARP 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 23th day of February 1999 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.

Jean Bane



STATE OF OREGON, COUNTY OF KLAMATH: 25.

Filed for record at request of SHI the 25th day
of March A.D. 1999 at 2:34 o'clock P. M., and duly recorded in Vol M99
of Mortgages on Page 10573

FEE \$20.00

Linda Smith, County Clerk

by *Kathleen Koss*

