

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

STATE OF OREGON

CMC Loan No. 9898917

COUNTY OF KALMATH

Investor No. 500

APPOINTMENT OF SUCCESSOR TRUSTEE: FIRST SECURITY BANK, N.A., 405 S. Main St., Salt Lake City, Utah 84110, a Bank authorized to do business under the laws of the United States of America, is hereby appointed Successor Trustee under that certain Deed of Trust dated OCTOBER 3, 1997, executed by WILLIAM DEAN HALL AND SHERY ANN HALL, HUSBAND AND WIFE, as Trustor(s), to DAVID A. KUBAT, OSBA 24255 C/O T.D. SERVICE COMPANY, WASHINGTON, the original Trustee, for the benefit of WESTERN SUNRISE AKA CROSSLAND MORTGAGE CORP., the original Beneficiary, which Deed of Trust was recorded in the Official Records of the above-mentioned County, State of Oregon, as follows: Instrument No. 47036, in Book M97, at Page 13970. On OCTOBER 15, 1997, said property is described as follows: SEE ATTACHED EXHIBIT "A".

REQUEST FOR FULL RECONVEYANCE: WESTERN SUNRISE, A/K/A: CROSSLAND MORTGAGE CORP., 3902 S. State, Salt Lake City, Ut 84107, as current and legal owner and holder of the Note and all other indebtedness secured by the Deed of Trust described above, hereby certifies to the above-appointed Successor Trustee that said Note, together with all other indebtedness secured by said Deed of Trust has been fully paid and satisfied, and hereby requests and directs said Successor Trustee, to RECONVEY, without warranty to the parties entitled thereto, all of the estate now held by said Successor Trustee thereunder.

DEED OF RECONVEYANCE: FIRST SECURITY BANK, N.A. hereby accepts the appointment as Successor Trustee under said Deed of Trust and as Successor Trustee does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, all right, title and interest which was heretofore acquired by said Successor Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the Beneficiary and Successor Trustee have caused these presents to be executed by their duly authorized officers, this March 3, 1999.

WESTERN SUNRISE A/K/A: CROSSLAND
MORTGAGE CORP.
(Beneficiary)

FIRST SECURITY BANK, N.A.
(Successor Trustee)

BY:

LYNN M. BURBIDGE
VICE PRESIDENT

BY:

LYNN M. BURBIDGE
VICE PRESIDENT

STATE OF UTAH

STATE OF UTAH

COUNTY OF SALT LAKE

COUNTY OF SALT LAKE

On March 3, 1999, before me, the undersigned, a Notary Public, notarizing in and for said County & State, personally appeared LYNN M. BURBIDGE, known to me to be the VICE PRESIDENT of WESTERN SUNRISE, A/K/A: CROSSLAND MORTGAGE CORP. that executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

On March 3, 1999, before me, the undersigned, a Notary Public, notarizing in and for said County & State, personally appeared LYNN M. BURBIDGE, known to me to be the VICE PRESIDENT of FIRST SECURITY BANK, N.A., that executed the within Instrument on behalf of said Corporation therein named, and acknowledged to me that such Corporation executed the within Instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS MY HAND AND OFFICIAL SEAL

WITNESS MY HAND AND OFFICIAL SEAL



NOTARY PUBLIC
TINA L. WELLS
3902 South State
S.L.C. UT 84107
COMMISSION EXPIRES
NOV. 8, 2001
STATE OF UTAH



NOTARY PUBLIC
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S.L.C. UT 84107
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WHEN RECORDED REMIT TO:
Crossland Mortgage Corp.
ATTN: Payoff Department
3902 S. State
P.O. Box 57909
Salt Lake City, UT 84107

RECORDER'S STAMP

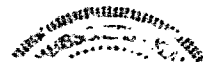
THIS INSTRUMENT WAS
PREPARED BY:
Jeanne V. Bryant
Crossland Mortgage Corp.
3902 S. State
P.O. Box 57909
Salt Lake City, UT 84107

EXHIBIT "A"

Beginning at a point which is 387 feet West and 256.6 feet North of the Southeast corner of Tract 22, GIENGER'S HOME TRACTS, in the County of Klamath, State of Oregon; thence North 50.18 feet, more or less, to the North line of said Tract 22; thence Northwesterly along the Northerly line of said Tract 22 to the Northwest corner thereof; thence South along the West line of said Tract 22 to a point which is 256.6 feet North of the Southwest corner of said Tract 22; thence East 278.5 feet, more or less, to the point of beginning.

SAVING AND EXCEPTING THEREFROM any portion thereof lying within the right of way of Hope Street.

CODE 41 MAP 3909-2CD TL 5200



STATE OF OREGON COUNTY OF KLAMATH: ss.

Filed for record at request of Crossland Mortgage the 29th day of March A.D. 1999 at 11:43 o'clock AM, and duly recorded in Vol M99 of Mortgages on Page 10683

FEE \$25.00

Linda Smith, County Clerk

by Kristina Ross