

LOAN NO.: 1102305
NAME: BROWDER

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SUBSTITUTION OF TRUSTEE
DEED OF FULL RECONVEYANCE
(AND REQUEST FOR RECONVEYANCE)

Temple-Inland Mortgage Corporation ("Beneficiary") is the owner and holder of the Note secured by the Deed of Trust dated OCTOBER 20, 1997, made by PHILIP F BROWDER AND TAMERA R FARMER-BROWDER HUSBAND AND WIFE as Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, for the benefit of TEMPLE-INLAND MORTGAGE CORPORATION, which Deed of Trust was recorded on OCTOBER 30, 1997, as 47887, in the Office of the County Recorder of KLAMATH County, Oregon, the originals of which are herewith delivered to ASPEN TITLE & ESCROW, INC..

Beneficiary hereby substitutes ASPEN TITLE & ESCROW, INC. as Trustee in lieu of the above named Trustee under said Deed of Trust and directs ASPEN TITLE & ESCROW, INC. to reconvey without warranty the Trustee's estate to the parties entitled to it upon full payment of the trustee's reconveyance fee. The trust deed has been fully paid and is hereby satisfied. ASPEN TITLE & ESCROW, INC. is directed to cancel all evidence of indebtedness secured by the trust deed.

ASPEN TITLE & ESCROW, INC. hereby accepts said Appointment as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, TEMPLE-INLAND MORTGAGE CORPORATION, has caused these presents to be executed by its duly authorized officer on the date written herein below.

ASPEN TITLE & ESCROW, INC.

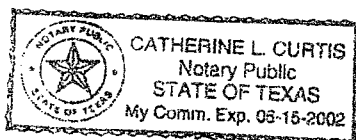
TEMPLE-INLAND MORTGAGE CORPORATION

By: _____

By: Teresa G. Elzey
Teresa G. Elzey
Assistant Vice President

STATE OF TEXAS, COUNTY OF TRAVIS } ss:

BE IT REMEMBERED, that on March 24, 1999, before me personally appeared the within named Teresa G. Elzey, who, being duly sworn, did say that she is the Assistant Vice President of Temple-Inland Mortgage Corporation, and that said instrument was signed by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.



Catherine L. Curtis
Notary Public, State of Texas

STATE OF OREGON, COUNTY OF _____ } ss:

BE IT REMEMBERED, that on _____, before me personally appeared the within named _____, who, being duly sworn, did say that he/she is the _____ of _____, and that said instrument was signed by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.

Notary Public, State of Oregon

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of

AFTER RECORDING RETURN TO:

Aspen Title

the 9th day of April A.D., 1999
at 3:21 o'clock P. M., and duly recorded
in Vol. M99, of Mortgages on Page 12798

Linda Smith, County Clerk

ORSTRFR. TIM. POOL
8/97 JR

By: Kathleen Ross . Deput

Fee, \$15.00