

LOAN NO.: 1060680  
 NAME: KOVACK  
 After Recording Mail To:  
 Vincent Kovack  
 36735 Hwy 97  
 Chiloquin, Oregon 97624

99 May -6 AIO:ZU

State of Oregon, County of Klamath  
 Recorded May 6, 1999, at 10:20 AM  
 at the referenced page, Vol. M99.  
 Linda Smith, County Clerk  
 Fee \$ 15

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

Linda Smith

Temple-Inland Mortgage Corporation ("Beneficiary") is the owner and holder of the Note secured by the Deed of Trust dated APRIL 22, 1997, made by VINCENT L KOVACK AND, VERONICA L KOVACK 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 APRIL 28, 1997, as INSTRUMENT NO. 36785, in Volume M97, on Page 12888, 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.  
 CORPORATION

TEMPLE-INLAND MORTGAGE

By

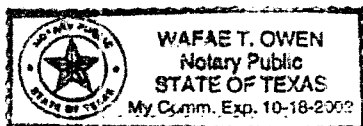


By:

  
 Teresa G. Elzey  
 Assistant Vice President

STATE OF TEXAS, COUNTY OF TRAVIS ) ss:

BE IT REMEMBERED, that on April 13, 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.



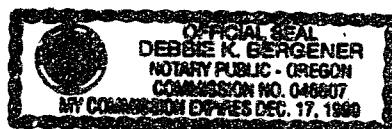
  
 Notary Public, State of Texas

STATE OF OREGON, COUNTY OF Klamath ) ss:

BE IT REMEMBERED, that on May 6, 1999, before me personally appeared the within named Andrew A Patterson, who, being duly sworn, did say that he/she is the President of Aspen Title & Escrow, Inc, 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

AFTER RECORDING RETURN TO:



ORSTRFR. TIM. POOL  
 8/97 JR