

When recorded mail to:
EDWIN D JARMAN
KAY F JARMAN
PO BOX 1667
LA PINE, OR 97739

Recording requested by:
GMAC MORTGAGE CORPORATION
P.O. Box 85071
San Diego, CA 92186-5071

Loan No. 000645218

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

THIS SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE dated April 9, 1999 is made by Wells Fargo Bank, N.A., as successor to First Interstate Mortgage Company ("Successor Beneficiary"), and Wells Fargo Bank (Arizona), N.A. ("Successor Trustee").

WHEREAS, the original Trustor EDWIN D JARMAN AND KAY F JARMAN executed that certain Deed of Trust dated May 24, 1995 and recorded on May 31, 1994 as Auditor's Number 829 in Book M95 at Page 14330 of the Official Records in the Office of the Recorder of KLAMATH County, OREGON, to KEY TITLE COMPANY as the original Trustee for the benefit of FIRST INTERSTATE BANK OF OREGON, N.A. as the original Beneficiary.

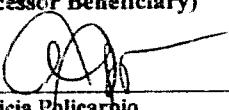
WHEREAS, Successor Beneficiary is the original Beneficiary or successor in interest to the original Beneficiary;

WHEREAS, Successor Beneficiary desires to appoint Successor Trustee to act as Trustee in place of the original Trustee named in the Deed of Trust and to request Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to original Trustee by the Deed of Trust;

NOW, THEREFORE, Successor Beneficiary and Successor Trustee agree as follows:

1. Successor Beneficiary appoints Successor Trustee to act as the Trustee in place of the original Trustee named in the Deed of Trust and requests Successor Trustee to reconvey to all persons legally entitled thereto all the right, title and interest granted to the original Trustee by the Deed of Trust.
2. Successor Trustee does hereby RECONVEY without warranty, to the person or persons legally entitled thereto, all the estate now held by it under said Deed of Trust.

**Wells Fargo Bank, N.A., as successor to First
Interstate Mortgage Company
(Successor Beneficiary)**

By: 
Alicia Policarpio
Its: Assistant Secretary

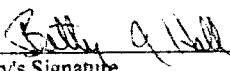
**WELLS FARGO BANK (ARIZONA), N.A.
(Successor Trustee)**

By: 
Alicia Policarpio
Its: Assistant Secretary

STATE OF CALIFORNIA
County of San Diego

On April 9, 1999, before me, Betty J. Hall, personally appeared Alicia Policarpio, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal


Notary's Signature

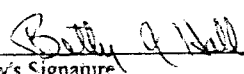


(Notary's Seal)

STATE OF CALIFORNIA
County of San Diego

On April 9, 1999, before me, Betty J. Hall, personally appeared Alicia Policarpio, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal


Notary's Signature



(Notary's Seal)

State of Oregon, County of Klamath
Recorded 5/11/99, at 9:55 AM
at the referenced page, Vol. M99.
Linda Smith, County Clerk
Fee \$ 20 -

Linda Smith