

1999 OCT 28 PM 2:21

Return to:

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Valerie and Daniel Morehouse  
5241 Shasta Way  
Klamath Falls, OR 97603

State of Oregon, County of Klamath  
Recorded 10/28/99, at 2:21 p m.  
In Vol. M99 Page 43092  
Linda Smith,  
County Clerk Fee\$ 15.00

**SUBSTITUTION OF TRUSTEE &  
DEED OF FULL RECONVEYANCE**

11896375-3 05/17/1999

1401/449

is the owner and holder of the  
Note secured by the Deed of Trust, dated January 14th, 1998 made by  
VALERIE B. MOREHOUSE AND DANIEL J. MOREHOUSE

as Grantor (s) to

ASPEN TITLE AND ESCROW

as Trustee, for the benefit of  
EVEREST MORTGAGE NW LLC

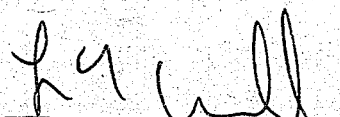
which Deed of Trust was recorded on FEBRUARY 6, 1998 under Book M98 Page  
3969 Document No. 19517 in the office of the County Recorder of  
KLAMATH Oregon.

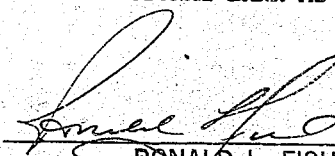
FIRST UNION NATIONAL BANK AS TRUSTEE Hereby substitutes Lance N.  
Wessell, Attorney at Law, as Trustee in lieu of the above named Trustee under said  
Deed of Trust

A Lance N. Wessell hereby accepts said appointment as Trustee under said Deed  
of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder  
and in accordance with the provisions of said Deed of Trust does hereby reconvey,  
without any covenant or warranty expressed 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, FIRST UNION NATIONAL BANK AS TRUSTEE and  
Lance N. Wessell have caused these presents to be executed by their duly  
authorized officers on the date written herein below.

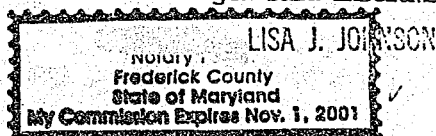
FIRST UNION NATIONAL BANK AS TRUSTEE

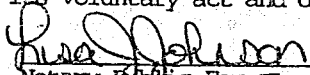
  
Lance N. Wessell, Trustee

By:   
RONALD L. FISHER  
VICE PRESIDENT

State of ~~MARYLAND~~  
County of ~~Frederick~~

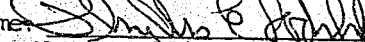
On the 15 day of September, 1999 Personally appeared before me RONALD L. FISHER  
who, being duly sworn, did say that he/she is the VICE PRESIDENT of  
FIRST UNION NATIONAL BANK AS TRUSTEE, and that said instrument  
was signed on behalf of said entity by authority of its board of directors;  
and acknowledged said instrument to be its voluntary act and deed.



  
Notary Public For Frederick County  
My Commission expires: 11/01/01

State of Oregon, County of Multnomah ) ss

On the \_\_\_\_\_ day of \_\_\_\_\_, Personally appeared before me Lance N. Wessell  
and acknowledged the foregoing instrument to be his voluntary act and deed.

Before me:   
Notary Public, My Commission Expires: \_\_\_\_\_

When recorded return to:

