

Return to:

Floyd and Susan Phelps  
PO BOX 719  
Keno, OR 97627

State of Oregon, County of Klamath  
Recorded 11/09/99, at 8:53 a.m.  
In Vol. M99 Page 44666  
Linda Smith,  
County Clerk Fee\$ 15<sup>00</sup>

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

11797671-1 08/26/1999 1900/509

Chase Mortgage Company is the owner and holder of the Note  
secured by the Deed of Trust, dated January 5th, 1993 made by  
FLOYD L. PHELPS, JR. AND SUSAN B. PHELPS, HUSBAND AND WIFE

as Grantor (s) to

MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY

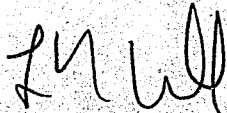
as Trustee, for the benefit of  
EMPIRE OF AMERICA REALTY CREDIT CORP.

which Deed of Trust was recorded on January 15th, 1993 under Book M93 Page  
1144 Document No. 56452 in the office of the County Recorder of  
KLAMATH, Oregon.

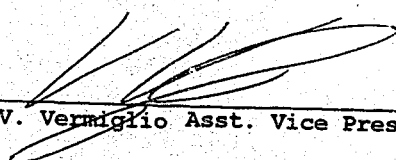
Chase Mortgage Company Hereby substitutes Lance N.  
Wessell, Attorney at Law, as Trustee in lieu of the above named Trustee under said  
Deed of Trust

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, Chase Mortgage Company and Lance  
N. Wessell have caused these presents to be executed by their duly authorized  
officers on the date written herein below.  
Chase Mortgage Company  
FKA: Chemical Mortgage Company

  
Lance N. Wessell, Trustee

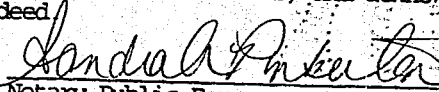
By:

  
V. Vermiglio Asst. Vice President

State of Michigan ) ss  
County of Oakland)

On the 18th day of October, 1999 Personally appeared before me V. Vermiglio  
who, being duly sworn, did say that he/she is the Asst. Vice President of  
Chase Mortgage Company, 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.

Before me:  
Sandra A. Pinkerton  
Notary Public, Oakland County, MI  
My Commission Expires 4-18-2001

  
Notary Public For  
My Commission expires:

State of Oregon, County of Multnomah ) ss

On the 3 day of November, 1999, 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:

