

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

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STATE OF OREGON)

CMC Loan No. 10301802

COUNTY OF KLAMATH)

Investor No. 803

APPOINTMENT OF SUCCESSOR TRUSTEE: FIRST SECURITY BANK, N.A., 405 S. Main St., Salt Lake City, Utah 84110, a Bank authorized to do business under the laws of the United States of America, is hereby appointed Successor Trustee under that certain Deed of Trust dated MARCH 31, 2000, executed by PATRICIA A. MULLANEY, as Trustor(s), to DAVID A. KUBAT, OSBA 84265 C/O T.D. SERVICE COMPANY, WASHINGTON, the original Trustee, for the benefit of WESTERN SUNRISE AKA CROSSLAND MORTGAGE CORP., the original Beneficiary, which Deed of Trust was recorded in the Official Records of the above-mentioned County, State of Oregon, as follows: Instrument No. N/A, in Book M00, at Page 12953, on APRIL 19, 2000, said property is described as follows: LOT 9, BLOCK 300, DARROW ADDITION TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

REQUEST FOR FULL RECONVEYANCE: WESTERN SUNRISE, A/K/A: CROSSLAND MORTGAGE CORP., 3902 S. State, Salt Lake City, Ut 84107, as current and legal owner and holder of the Note and all other indebtedness secured by the Deed of Trust described above, hereby certifies to the above-appointed Successor Trustee that said Note, together with all other indebtedness secured by said Deed of Trust has been fully paid and satisfied, and hereby requests and directs said Successor Trustee, to RECONVEY, without warranty to the parties entitled thereto, all of the estate now held by said Successor Trustee thereunder.

DEED OF RECONVEYANCE: FIRST SECURITY BANK, N.A. hereby accepts the appointment as Successor Trustee under said Deed of Trust and as Successor Trustee does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, all right, title and interest which was heretofore acquired by said Successor Trustee under said Deed of Trust.

IN WITNESS WHEREOF, the Beneficiary and Successor Trustee have caused these presents to be executed by their duly authorized officers, this September 20, 2000.

WESTERN SUNRISE, A/K/A: CROSSLAND MORTGAGE CORP.
(Beneficiary)

BY:

Lynn M. Burbidge
LYNN M. BURBIDGE
VICE PRESIDENT

STATE OF UTAH)

COUNTY OF SALT LAKE)

On September 20, 2000, before me, the undersigned, a Notary Public, notarizing in and for said County & State, personally appeared LYNN M. BURBIDGE, known to me to be the VICE PRESIDENT of WESTERN SUNRISE, A/K/A: CROSSLAND MORTGAGE CORP. that executed the within Instrument on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within Instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS MY HAND AND OFFICIAL SEAL

FIRST SECURITY BANK, N.A.
(Successor Trustee)

BY:

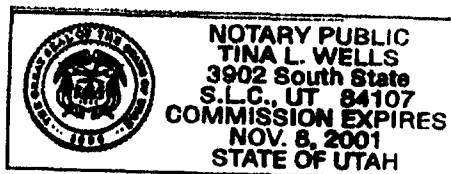
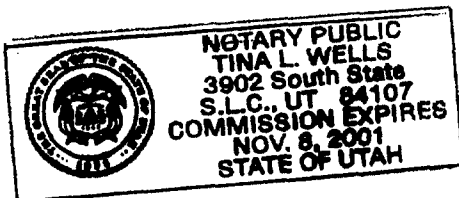
Lynn M. Burbidge
LYNN M. BURBIDGE
VICE PRESIDENT

STATE OF UTAH)

COUNTY OF SALT LAKE)

On September 20, 2000, before me, the undersigned, a Notary Public, notarizing in and for said County & State, personally appeared LYNN M. BURBIDGE, known to me to be the VICE PRESIDENT of FIRST SECURITY BANK, N.A., that executed the within Instrument on behalf of said Corporation therein named, and acknowledged to me that such Corporation executed the within Instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS MY HAND AND OFFICIAL SEAL



WHEN RECORDED REMIT TO:
CrossLand Mortgage Corp.
ATTN: Payoff Department
3902 S. State
P.O. Box 57909
Salt Lake City, UT 84107

THIS INSTRUMENT WAS
PREPARED BY:
Jeanne V. Bryant
CrossLand Mortgage Corp.
3902 S. State
P.O. Box 57909
Salt Lake City, UT 84107

RECORDER'S STAMP

State of Oregon, County of Klamath
Recorded 11/09/00, at 11:06a m.
In Vol. M00 Page 40655
Linda Smith,
County Clerk Fee\$ 26.00

RXS/SEP20.B/3332C