

WHEN RECORDED MAIL TO:
PATRICIA D DANIEL
FRED G DANIEL
629 NE CHERRY LN
TOLEDO, OR 97391

MT 53120-TM

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, PATRICIA D. & FREDRICK G. DANIEL is the original Grantor, MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY is the original Trustee, and KeyBank National Association is the original Beneficiary, under a certain Deed of Trust dated 11/07/94 and recorded 11/07/97 as instrument no. 90740 in book M94 at page M94, Official Records of the County of KLAMATH, State of Oregon and

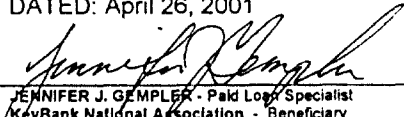
WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place of MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY.

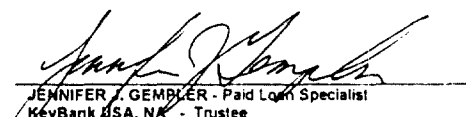
Now, therefore, the undersigned Beneficiary substitutes KeyBank USA, NA as Trustee.

WHEREAS, KeyBank National Association is the undersigned Beneficiary and KeyBank USA, NA is the substituted Trustee, under said Deed of Trust.

Now, therefore, KeyBank USA, NA, as undersigned Trustee, does hereby reconvey, to the person or persons entitled thereto all of the estate and interest derived to it by or through the said Deed of Trust.

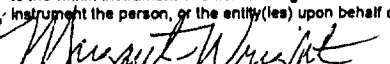
DATED: April 26, 2001


JENNIFER J. GEMPLER - Paid Loan Specialist
KeyBank National Association - Beneficiary


JENNIFER J. GEMPLER - Paid Loan Specialist
KeyBank USA, NA - Trustee

STATE OF IDAHO)
COUNTY OF ADA)

On April 26, 2001, before me the undersigned, a Notary Public in and for said State, personally appeared JENNIFER J. GEMPLER, personally know to me or proved to me on the basis of satisfactory evidence to be the person whose name subscribed to the within instrument and acknowledged the he/she executed the same in his/her capacities, and that by his/her signatures on the instrument the person, or the entity(ies) upon behalf of which the person acted, executed the instrument.


Notary Public in and for the State of Idaho
My Commission Expires: 03/07/03

Account #: 1000001267202

State of Oregon, County of Klamath
Recorded 05-04-01, at 11:42 m
In Vol. M01 Page 20488
Linda Smith,
County Clerk Fee \$ 26.00