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13 JAN 1993 2 00

STATE OF OREGON

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## SUBSTITUTION OF TRUSTEE

mtr 28340

The undersigned is the owner and holder of the Deed of Trust described below and the promissory note or notes secured thereby. Said note or notes, together with all other indebtedness secured by said Deed of Trust have been fully paid. The undersigned hereby appoints Klamath 1st Federal SBL, an Oregon Corporation, as successor trustee of said Deed of Trust and directs it to reconvey to the party or parties entitled thereto all the estate, right, title and interest held by said trustee under said Deed of Trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

Dated: OCTOBER 9TH, 1992PHH US MORTGAGE CORP

a Corporation

by: David L. BeyerDAVID L. BEYER

Vice President

State of NEW JERSEY

)

)s.s.

County of CAMDEN

)

This instrument was acknowledged before me  
this 9TH day of  
OCTOBER, 1992, by

DAVID L. BEYER  
a(n) VICE-PRESIDENT

of

a(n) PHH US MORTGAGE  
on behalf of said corporation.

Corporation:

ROBIN F. WISZUK

Notary Public for NEW JERSEY  
My commission expires:

JANET MOSSMAN  
NOTARY PUBLIC OF NEW JERSEY  
MY COMMISSION EXPIRES NOV. 14, 1993

Trust Deed, including the terms and provisions thereof, given to secure an indebtedness with interest thereon and such future advances as may be provided therein:

Dated: APRIL 15TH, 1988  
Recorded: APRIL 19TH, 1988  
Recorder's Fee No.: 86455  
Amount: \$60,300.00  
Grantor: DOUGLAS C. ZAITZ  
Trustee: ROBERT D. KALINOSKI  
Beneficiary: PHH US MORTGAGE CORP  
Loan No.: 5603246

## REQUEST FOR RECONVEYANCE

The undersigned is the owner and holder of the Deed of Trust attached herewith and the promissory note or notes secured thereby. Said note or notes, together with all other indebtedness secured by said Deed of Trust have been fully paid. The undersigned hereby directs the trustee to reconvey to the party or parties entitled thereto all the estate, right, title and interest held by said trustee under said Deed of Trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

Dated: OCTOBER 9TH, 1992PHH US MORTGAGE CORP

a Corporation

by: David L. BeyerDAVID L. BEYER

Vice President

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co the 8th day  
of Jan. A.D., 19 93 at 2:00 o'clock P.M., and duly recorded in Vol. M93,  
of Mortgages on Page 656.

FEE \$10.00

Evelyn Biehn, County Clerk

By David L. Beyer

Return: Mountain Title co