

Loan # 3211248

LB/KLAMCTC/K-48906/ANDERSEN

20314

SUBSTITUTION OF TRUSTEE &
DEED OF FULL RECONVEYANCE

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The Prudential Home Mortgage Company, Inc. is the Owner and holder of the Note secured by the Deed of Trust, dated December 17, 1992, made by Timothy Paul Andersen and Sandra Lee Andersen, Husband and Wife, as Grantor(s), to George Reinmiller, Esq., as Trustee, for the benefit of The Prudential Home Mortgage Company, Inc., which Deed of Trust was recorded December 21, 1992, in the office of the County Recorder of Klamath County, Oregon, Vol M92, Page 30344, Document #55487,

Hereby substitutes FORREST N.A. BACCI, Attorney at Law, as Trustee in lieu of the above named Trustee under said Deed of Trust.

FORREST N.A. BACCI 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 express 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, The Prudential Home Mortgage Company, Inc. and FORREST N.A. BACCI have caused these presents to be executed by their duly authorized officers on the date below written.

The Prudential Home Mortgage
Company, Inc.

By: Beth McCauley

Vice President

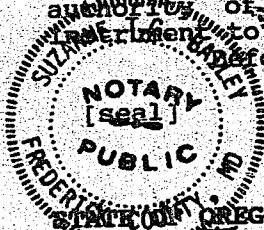
FORREST N.A. BACCI, TRUSTEE

By: Forrest N.A. Bacchi

Trustee

STATE OF Maryland, County of Frederick) ss.
DATE: June 7, 1996

Personally appeared before me Beth McCauley, who, being duly sworn, did say that he/she is the Vice President of The Prudential Home Mortgage Company, Inc., and that said instrument was signed on behalf of said corporation by its board of directors; and acknowledged said instrument to be its voluntary act and deed.



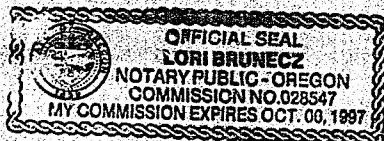
MY COMMISSION EXPIRES MAR. 3, 1999.

Suzanne J. G. Bailey
Notary

STATE OF OREGON, County of Multnomah) ss.
DATE: June 9, 1996

Personally appeared before me FORREST N.A. BACCI and acknowledged the foregoing instrument to be his voluntary act and deed.

Before me:



Lori Brunecz
NOTARY PUBLIC FOR OREGON
Commission expires:

AFTER RECORDING RETURN TO:

Klamath County Title Company
P.O. Box 151
Klamath Falls, OR 97601

STATE OF OREGON,) ss.
County of Klamath

Filed for record at request of:

Klamath County Title
on this 24th day of June A.D., 1996
at 11:17 o'clock AM. and duly recorded
in Vol. M96 of Mortgages Page 18682
Bernetha G. Iatsch, County Clerk

By: Cheryl Russell

Deputy.

Fec. 15.00

96 JUN 24 AM 11:17

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