Recording requested by / Return to: Peelle Management Corporation P.O. Box 1710, Campbell, CA 95009-1710 Vol. M91 Page 2986

ox 1710, Campbell, CA 95009-1710 97 JAN 31 P1:53

Substitution of Trustee

WHEREAS the undersigned, as beneficiary under the Deed of Trust described below, hereby appoints Forrest N.A. Bacci, whose address is 1001 Southwest Fifth Avenue, Suite 1660, Portland, OR 97204 as successor trustee under the Deed of Trust.

Original Beneficiary: America's Wholesale Lender
Original Trustor: Stephen R. Coe, Sheryl M. Coe
Recorded in Klamath County, Oregon, on 101194 as Instrument # 89444 on Book M94 on Page 31703
Date of deed of trust: 093094 Amount of deed of trust: \$35000.00
TRUSTEE: Countrywide Title Corp.

Previously Assigned: FROM: AMERICA'S WHOLESALE LENDER TO: MONOGRAM HOME EQUITY CORPORATION Recorded Date: 030195 Instrument #: 95591 Book: M95 Page: 4565 FROM: AMERICA'S WHOLESALE LENDER TO: MONOGRAM HOME EQUITY CORPORATION Recorded Date: 090596 Instrument #: 24337 Book: M96 Page: 27726

NOW THEREFORE, the undersigned, who is holder of the above described Deed of Trust in consideration of full payment and satisfaction of the debt secured thereunder, hereby requests that the successor trustee reconvey to the parties designated by the terms of said deed of trust, without warranty, all estate now held by him under same.

Monogram Home Equity Corporation

By:

Mary Ray
Vice President

State of California County of Santa Clara

Dated: 11/13/96

On Nov 13, 1996, before me, the undersigned, a Notary Public for said County and State, personally appeared Mary Ray, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Vice President of Monogram Home Equity Corporation, and that she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of Monogram Home Equity Corporation.

Notary: A. Cavallaro
My Commission Expires May 4, 1998

Prepared by: R. S. Stone
Peelle Management Corporation (408) 866-6868
PO Box 1710
Campbell, CA 95008
LN# 5250123613 FINAL Oregon1 90404 2 111396 36-035 2.00 1

A. CAVALLARO
COMM. #1025060
NOTARY PUBLIC-CALIFORNIA
SANTA CLARA COUNTY
My Comm. Expires May 4, 1998

#77

| STATE OF OREGON: COUNTY OF KLAMATH: ss. | |
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| Filed for record at request of Forrest N.A. Bacci the 31st M97 | day |
| January A.D. 19 97 at 1:33 o'clock F. M., and duly recorded in vol. 1:27 | |
| Mortgages on Page 2986 | |
| Bernetha G. Letsch, County Clerk | |
| sio.00 by Karklun Koss | |