

Recording requested by / Return to:
 GEDGHEGAN STEPHEN P.
 1440 Dailies Military Rd
 WALLA WALLA WA 99362

98 JAN 23 A9:07

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: MORTGAGE MARKET, INC.

Original Trustor: STEPHEN P. GEDGHEGAN, KATHY D. GEDGHEGAN

Recorded in Klamath County, Oregon, on 11/25/96 as Instrument # 28843 on Book M95 on Page 36944

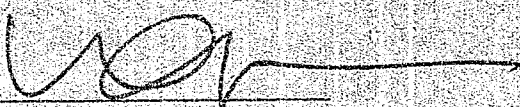
Date of Deed of Trust: 11/20/96 Amount of Deed of Trust: \$61750.00

NOW THEREFORE, the undersigned, who is the 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 the same.

Dated: 01/07/98

NORWEST MORTGAGE INC., a California corporation

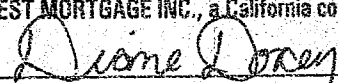
Formerly Known As Northwest Mortgage, Inc., A Minnesota Corporation

By: 

Kim Gorman
 Vice President

State of California
 County of Santa Clara

On Jan. 7, 1998, before me, the undersigned, a Notary Public for said County and State, personally appeared Kim Gorman, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Vice President of NORWEST MORTGAGE INC., a California 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 NORWEST MORTGAGE INC., a California corporation


 Notary: Diane Dorsey

My Commission Expires Dec. 01, 2000



Prepared by: R. S. Stone

People Management Corporation (408) 866-8869

PO Box 1710

Campbell, CA 95009

LN# 7423379 ESCROW # 12/22/97

FINAL RECORD# 1 90350 1 01/07/98 03:18:04 36-035 1484 3

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Stephen P. Geoghegan the 23rd day
 of January A.D., 1998 at 9:07 o'clock A.M., and duly recorded in Vol. M98
 of Mortgages on Page 2179

FEE \$10.00

By Bernetha G. Letsch, County Clerk
Kathleen Rose

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