



After recording mail to:  
 Karen D. Armstrong  
 12151 NE Halsey St.  
 Portland, Oregon 97294

**Aspen**  
 TITLE & ESCROW, INC.

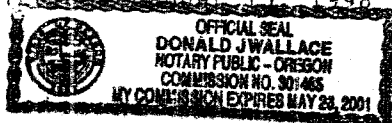
'98 DEC 17 P3:27

*Aspen Title #01048864*

SUBSTITUTION OF TRUSTEE AND REQUEST FOR  
 RECONVEYANCE AND DEED OF RECONVEYANCE

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 ASPEN TITLE & ESCROW, INC., 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.

DATE: December 15, 1998



WESTERN CREDIT SERVICES

XBY:

*Torn P. Nelson*  
 (authorized signature)

STATE OF OREGON, County of Multnomah ) ss.

This instrument was acknowledged before me this 16th day of December, 1998, by Torn P. Nelson as Vice President of Western Credit Services.

*Donald J. Wallace*

Notary Public for Oregon  
 My commission expires: 5/23/2001

DEED OF RECONVEYANCE

ASPEN TITLE & ESCROW, INC., an Oregon corporation, as successor trustee of the following described Deed of Trust:

Dated: July 19, 1996, and recorded July 24, 1996 in Book M-96, Page 22287, Mortgage Records of Klamath County, Oregon

Grantor(s): Karen D. Armstrong

Beneficiary(ies): Western Credit Services

Encumbering real property in the same county described as follows:

The W 1/2 of the NE 1/4 of the SW 1/4 of Section 1, Township 39 South, Range 8 East of the Willamette Meridian, in the County of Klamath, State of Oregon. EXCEPTING THEREFROM the following two parcels of property:

PARCEL 1:

A parcel of land situated in the W 1/2 NE 1/4 SW 1/4 of Section 1, Township 39 South, Range 8 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at the Southwest corner of the W 1/2 NE 1/4 SW 1/4; thence East along the South line of said W 1/2 NE 1/4 SW 1/4, a distance of 274 feet to a point; thence North parallel with the West line of said W 1/2 NE 1/4 SW 1/4 a distance of 215 feet to a point; thence West parallel with the South line of said W 1/2 NE 1/4 SW 1/4 a distance of 274 feet to the West line of said parcel; thence South along said West line a distance of 215

Continued on next page



feet to the point of beginning.

PARCEL 2:

A parcel of land situated in the W 1/2 NE 1/4 SW 1/4 of Section 1, Township 39 South, Range 8 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at the Southwest corner of the W 1/2 NE 1/4 SW 1/4 of Section 1, Township 39 South, Range 8 East of the Willamette Meridian, in the County of Klamath, State of Oregon; thence South 89 degrees 49' 54" East 274 feet to the true point of beginning; thence continuing South 89 degrees 49' 54" East 57.47 feet; thence North 00 degrees 13" East 660.10 feet; thence North 89 degrees 49' 54" West 331.61 feet; thence South 00 degrees 00' 31" East 445.51 feet; thence East 274 feet; thence South 215 feet to the point of beginning.

CODE 7 MAP 3908-10 TL 200

having received from the beneficiary or its successor a written request to reconvey, reciting that the obligation secured by said trust deed has been fully paid and satisfied, does hereby reconvey without warranty to the party or parties entitled thereto all of the estate, right, title and interest held by said trustee by virtue of the above described deed of trust.

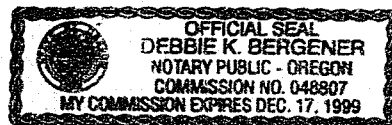
ASPEN TITLE & ESCROW, INC.

X BY: Marlene T. Addington  
(authorized signature)

STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me this 17th day of December, 1998, by Marlene T. Addington as Secretary of Aspen Title & Escrow, Inc.

Debbie K. Bergener  
Notary Public for Oregon  
My commission expires: 12-17-99



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 17th day of December A.D., 19 98 at 3:27 o'clock P. M., and duly recorded in Vol. M98 of Mortgages on Page 46257.

FEE \$20.00

By Kathleen Ross Bernetha G. Letsch, County Clerk