

'98 DEC 24 P1:34

Recording Requested By / Return to:
 KOCHENDERFER JAMES BRUCE
 1071 Cedar Ridge Dr, KLAMATH FALLS OR 97601
 90350 6045164

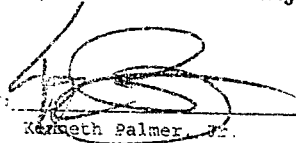
Substitution of Trustee

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: NORWEST MORTGAGE, INC.
 Original Trustor: JAMES BRUCE KOCHENDERFER, LISA F. KOCHENDERFER
 Recorded in Klamath County, Oregon, on 09/10/96 as Instrument # 24727 on Book M96 on Page 28492
 Date of Deed of Trust: 08/31/96 Amount of Deed of Trust: \$144500.00

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.

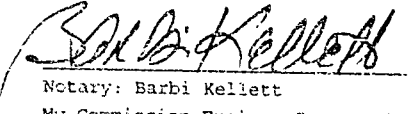
Dated: 10/22/98
 NORWEST MORTGAGE INC., a California corporation
 Formerly Known As Norwest Mortgage, Inc., A Minnesota Corporation

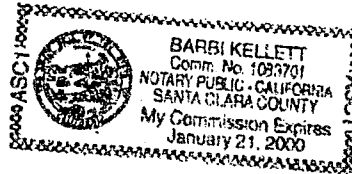
By: 
 Kenneth Palmer, Jr.
 Vice President


 Vi Lien

State of California
 County of Santa Clara

On 10/22/98, before me, the undersigned, a Notary Public for said County and State, personally appeared Kenneth Palmer, Jr., personally known to me to be the person that executed the foregoing instrument, and acknowledged that he is Vice President of NORWEST MORTGAGE INC., a California corporation, and that he 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: Barbi Kellett
 My Commission Expires January 21, 2000



Prepared by: E. N. Harrison
 Peelle Management Corporation (408) 866-6868
 PO Box 1710
 Campbell, CA 95003
 LNW 6045164 ESCROW # 10/01/96
 FINAL RECON.DR1 90350 5 10/22/98 03:18:50 36-035 3089 5

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of James Kochenderfer the 24th day
 of December A.D., 19 98 at 1:34 o'clock P. M., and duly recorded in Vol. M98
 of Mortgages on Page 47131

FEE \$10.00

By  Bernetha G. Leisch, County Clerk

26
10-