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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.

Dated: January 6, 1999

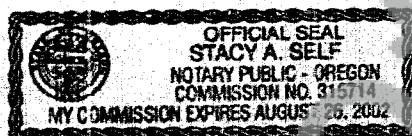
ASSOCIATES FINANCIAL SERVICES CO.

BY:

James A. Sourles
(AUTHORIZED SIGNATURE)

STATE OF OREGON, Klamath County)ss.

This instrument was acknowledged before me this 6th day of January, 1999, by James A. Sourles, a(n) Manager of The Associates Financial Services, an Oregon corporation, on behalf of said corporation.



Stacy A. Self
Notary Public for Oregon

My commission expires: August 26, 2002

DEED OF RECONVEYANCE

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

Dated: November 25, 1996

Recorded: November 27, 1996

Volume: M96 Page: 37291, of the mortgage records of Klamath County,

Grantor(s): Duane R. Anderson and Linda S. Anderson

Beneficiary(ies): Associates Financial Services Company

Encumbering real property in the same county described as follows:

Lot 2, Block 7, FIRST ADDITION TO KEND WHISPERING PINES, in the County of Klamath, State of Oregon.

CODE 105 MAP 4003-600 TL 2400

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.
Continued on next page

By Andrew A. Patterson

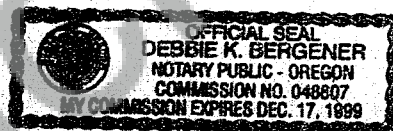
ITS: Authorized Signature

STATE OF OREGON, COUNTY OF KLAMATH)

This instrument was acknowledged before me this 7th day of
JANUARY, 1999, by Andrew A. Patterson a(n) authorized
officer of Aspen Title & Escrow, Inc., an Oregon corporation,
on behalf of said corporation.

Debbie K. Bergener
Notary Public for Oregon

After Recording Mail To:
Duane R. Anderson
12333 Whispering Pines
Keno, Oregon 97627

My commission expires: 12-17-99

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 7th day
of January A.D. 19 99 at 10:25 o'clock A. M. and duly recorded in Vol. M99
of Mortgages on Page 465.

Linda Smith, County Clerk

By Debbie K. Bergener

FEE

\$20.00