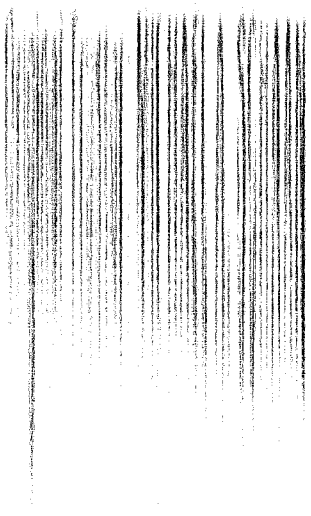


After Recording Return To:
 Forrest N.A. Bacci
 Attorney at Law
 1001 SW 5th Ave., Suite 1660
 Portland, OR 97204

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.

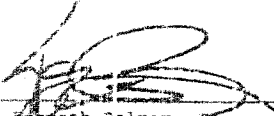


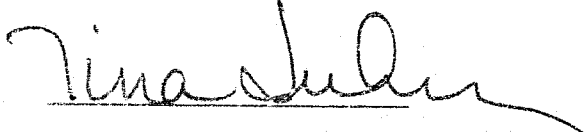
Recorded in Santa Clara County, Oregon, on 11/10/98 as Instrument # 12283 on Book M120 on Page 12280

Date of Deed of Trust: 04/29/96 Amount of Deed of Trust: \$56442.00

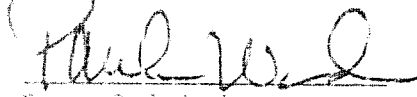
NOW THEREFORE, the undersigned, who is the holder of the above described Deed of Trust in consideration of full payment and satisfaction of the debt secured thereunder, hereby requests that the successor Trustee reconvey to the parties designated by the terms of said Deed of Trust, without warranty,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

Dated: 11/10/98
 NORWEST MORTGAGE INC., a California corporation
 Formerly Known As Norwest Mortgage, Inc., A Minnesota Corporation

By: 
 Kenneth Palmer, Jr.
 Vice President


 Tina Juhasz

State of California
 County of Santa Clara
 On 11/10/98, 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: Paula Ward
 My Commission Expires January 11, 2002



Prepared by: E. M. Harrison
 Pacific Management Corporation (408) 883-6868
 PO Box 1710
 Campbell, CA 95008
 LNH# 2103243 CSUROV# 10/26/98
 FINAL RECONCILE 90150 5 11/10/98 03:19:31 36-035 3212 9

STATE OF OREGON, COUNTY OF KLAMATH: ss.

Filed for record at request of Forrest N.A. Bacci the 9th day
 of February A.D. 1999 at 2:53 o'clock P. M., and duly recorded in Vol. M99
 of Mortgages on Page 4748

FEE \$10.00

Linda Smith, County Clerk

by 