

After Recording Return To:
 Forrest N.A. Bacci
 Attorney at Law
 1601 SW 5th Ave., Suite 1660
 Portland, OR 97204

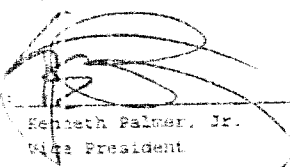
Substitution of Trustee

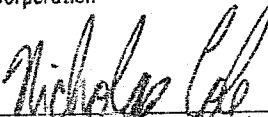
WHEREAS the undersigned, as beneficiary under the Deed of Trust described below, hereby appoints Forrest N.A. Bacci, whose address is 1001 Southwest Fifth Avenue, Suite 1660, Portland, OR 97204 as successor trustee under the Deed of Trust,

Original Beneficiary: NORWEST MORTGAGE, INC.
 Original Trustor: RICHARD F. BROWN JR., DEBORAH J. BROWN
 Recorded in Klamath County, Oregon, on 09/17/98 as Instrument # 25169 on Book M96 on Page 29366
 Date of Deed of Trust: 09/06/98 Amount of Deed of Trust: \$103000.00

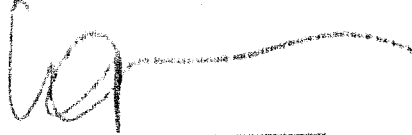
NOW THEREFORE, the undersigned, who is the holder of the above described Deed of Trust in consideration of full payment and satisfaction of the debt secured thereunder, hereby requests that the successor Trustee reconvey to the parties designated by the terms of said Deed of Trust, without warranty,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

Dated: 12/07/98
 NORWEST MORTGAGE INC., a California corporation
 Formerly Known As Northwest Mortgage, Inc., A Minnesota Corporation


 Kenneth Palmer, Jr.
 Vice President


 Nicholas Cole

State of California
 County of Santa Clara
 On 12/07/98, 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: Kim Gorman
 My Commission Expires January 11, 2002

Prepared by: E. N. Harrison
 Peele Management Corporation (408) 866-6868
 PO Box 1710
 Campbell, CA 95008
 LNW 2160116 ESCROW # 11/13/98
 FINAL RECENLOR: 90350 5 12/07/98 03:19:00 36-035 3452 6



STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Forrest N.A. Bacci the 10th day
 of February A.D. 1999 at 11:50 o'clock A. M., and duly recorded in Vol. M99
 of Mortgages on Page 4838

Linda Smith, County Clerk

FEES \$10.00

by Kathleen Ross