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Vol. M99 Page 4840

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

Substitution of Trustee

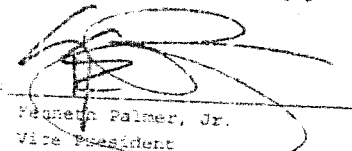
WHEREAS the undersigned, as beneficiary under the Deed of Trust described below, hereby appoints Forrest N.A. Bacci, whose address is 1001 Southwest Fifth Avenue, Suite 1660, Portland, OR 97204 as successor trustee under the Deed of Trust,

Original Beneficiary: NORTHWEST MORTGAGE, INC.
 Original Trustor: LEONARD M. DUDEK, CRIS B. DUDEK
 Recorded in Klamath County, Oregon, on 06/13/96 as Instrument # M96 on Book m96 on Page 17623
 Date of Deed of Trust: 06/11/96 Amount of Deed of Trust: \$35000.00

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: 12/03/98

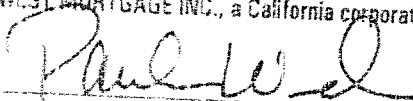
NORTHWEST MORTGAGE INC., a California corporation
 Formerly Known As Northwest Mortgage, Inc., A Minnesota Corporation

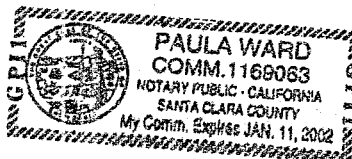
By: 
 Kenneth Palmer, Jr.
 Vice President


 Tina Juhasz

State of California
 County of Santa Clara

On 12/03/98, 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 NORTHWEST 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 NORTHWEST MORTGAGE INC., a California corporation.


 Notary: Paula Ward
 My Commission Expires January 11, 2002



Prepared by: E. N. Harrison
 Peelle Management Corporation (408) 666-0868
 PO Box 1710
 Campbell, CA 95008
 LMP 35334421 SCROW # 07/10/98
 FINAL RECORDING 90350 5 12/03/98 03:20:39 36-035 2609 16

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 4840

FEE \$10.00

Linda Smith, County Clerk

by 