

**SUBSTITUTION OF TRUSTEE**

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 fully been paid. The undersigned hereby appoints AMERITITLE, 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.

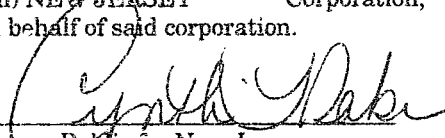
Dated: January 11, 1999  
Corporation

CENDANT MORTGAGE CORPORATION, a

By:   
KAREN ZIEGLER, VICE PRESIDENT

**STATE OF NEW JERSEY  
COUNTY OF BURLINGTON**

This instrument was acknowledged before me  
this 11 day of  
January, 1999 by  
KAREN ZIEGLER  
a(n) VICE PRESIDENT of  
CENDANT MORTGAGE CORPORATION  
a(n) NEW JERSEY Corporation,  
on behalf of said corporation.

  
Notary Public for New Jersey  
My commission expires:

CYNTHIA L. RABER  
NOTARY PUBLIC OF NEW JERSEY  
MY COMMISSION EXPIRES MARCH '06 2006

Trust Deed, including the terms and provisions thereof, given to secure an indebtedness with interest thereon and such future advances as may be provided therein;

Dated: OCTOBER 15, 1998

Recorded: OCTOBER 21, 1998

Recorder's Fee No.: M98P38658

Amount: 36000

Grantor: KIM C WILLIAMSON /

Trustee: FIRST AMERICAN TITLE INSURANCE CO.

Beneficiary: CENDANT MORTGAGE CORPORATION

Loan No.: 0177568

**KLAMATH COUNTY**

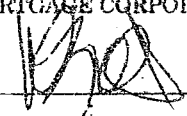
**REQUEST FOR RECONVEYANCE**

The undersigned is the owner and holder of the Deed of Trust attached herewith and the promissory note or notes secured thereby. Said note or notes, together with all other indebtedness secured by said Deed of Trust have fully been paid. The undersigned hereby directs the trustee 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: 1-11-99

CENDANT MORTGAGE CORPORATION, a Corporation

After recording return to:  
Kim C. Williamson  
PO Box 975  
Merrill, OR 97633

by:   
KAREN ZIEGLER, VICE PRESIDENT