

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 420 N. Brand Blvd. 4th Fl
 Glendale, CA 91203
 L#:5890851966

STATE OF OREGON, ss.
 County of Klamath

Filed for record at request of:

the 25th day of February A.D., 1999
 at 2:24 o'clock P. M., and duly recorded
 in Vol. M99, of Mortgages on Page 6621
 Linda Smith, County Clerk

By Kathleen Ross Deputy

Fec. \$15.00

**SUBSTITUTION OF TRUSTEE and
 FULL RECONVEYANCE**

WHEREAS, ERWIN R RITTER AND CAROL A RITTER
 was the original Trustor,
FIRST AMERICAN TITLE INSURANCE CO
 was the original Trustee, and
PHH US MORTGAGE CORPORATION

was the original Beneficiary under that certain Deed of Trust dated
 06/17/94 in KLAMATH County, Oregon, under Doc No:83086
 or Book M94 Page 19355

WHEREAS, the undersigned as present Beneficiary, having received full
 payment on said Deed of Trust and debt and desiring to substitute a
 new Trustee under said Deed of Trust in place and stead of said original
 Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes:
MELLON BANK, N.A., as Trustee under said Deed of Trust and directs
 the said MELLON BANK, N.A. to reconvey, without warranty, to the parties
 entitled thereto the estate now held by said Trustee under said Deed
 of Trust.

Dated: 02/03/99

Mellon Mortgage Company successor by merger to Metmor
 Financial, Inc.

BY: Jorge Tucux VICE PRESIDENT

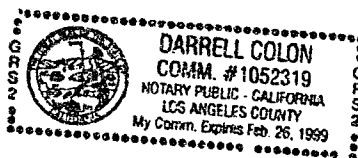
STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

This instrument was acknowledged before me on 2/3/99
 by JORGE TUCUX as VICE PRESIDENT
 of Mellon Mortgage Company successor by merger to Metmor
 Financial, Inc.

Darrell Colon
 Darrell Colon

Notary Public/Commission expires 02/26/1999



MELLON BANK, N.A., hereby accepts the foregoing appointment as Trustee
 under said Deed of Trust and as successor Trustee, pursuant to a written
 request of the present Beneficiary and in accordance with the provisions
 of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally
 entitled thereto, without warranty, the estate, title and interest now
 held by the undersigned in and to the premises more fully described in
 said Deed of Trust.

Dated: 2/9/99
 MELLON BANK, N.A.

BY: Pamela Brackelsberg Officer

STATE OF COLORADO

COUNTY OF DENVER

This instrument was acknowledged before me on 2/9/99 by
 Pamela Brackelsberg, Officer, MELLON BANK, N.A.

Sean Jude
 Sean Jude

Notary Public



My Commission Expires 10/30/2002

MMC

WL 2349W



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