

77377

99 APR -1 P3:29

Vol. M99 Page 11327

After recording return to:
 Franklin & Susan Puddy
 34028 Lallacks Ct.
 Chilopuin, OR 97624

MT 1396 - 9827

SUBSTITUTION OF TRUSTEE

REQUEST FOR FULL RECONVEYANCE

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 been fully paid. The undersigned hereby appoints AMERITITLE as 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 here with for that purpose.

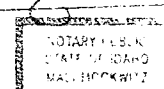
BY: Amerititle

State of Idaho)
 County of Ada)

The foregoing instrument was acknowledged before me this 3/25/99

Malia Mock

Notary Public for IDAHO
 My commission expires: 5-16-99



AMERITITLE as successor trustee of the following described Deed of Trust:

DATED: 4.7.92
 REC DATE: 4.13.92
 BK: M92

Auditor's File#:
 PAGE NO: 7628

GRANTORS: SUSAN CATHERINE PUDDY AND FRANKLIN M. PUDDY

BENEFICIARY: JACKSON COUNTY FEDERAL BANK FKA KEYBANK NATIONAL ASSOCIATION

Encumbering real property in KLAMATH County, State of OREGON.
 STATE OF OREGON, COUNTY OF KLAMATH

Filed for record at request of Amerititle the 1st
 of April A.D. 1999 at 3:29 o'clock P.M. and duly recorded in Vol. M99
 at Mortgages or Page 11927
 Linda Smith, County Clerk
 Fee \$10.00 by Kathleen Ross