

99 APR 30 AM 1:46

AFTER RECORDING RETURN TO
FORREST N. A. BACCI
1001 S.W. 5th AVE., # 1660
PORTLAND, OR 97204

Vol. M99 Page 16390

Recording Requested By: Return to:
FREGOSO ARMANDO P

5730 S. Main Place, Klamath Falls OR 97603
90350 649542

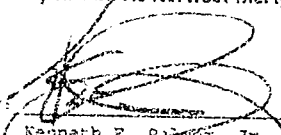
Substitution of Trustee

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: ARMANDO P. FREGOSO, GAY A. FREGOSO
Recorded in Klamath County, Oregon, on 10/17/97 as Instrument # 47125 on Book M97 on Page 34192
Date of Deed of Trust: 10/14/97 Amount of Deed of Trust: \$87000.00

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: 02/08/99
NORWEST MORTGAGE INC., a California corporation
Formerly Known As Norwest Mortgage, Inc., A Minnesota Corporation

By: 
Kenneth E. Palmer, Jr.
Vice President

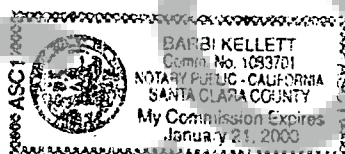
Tina Juhasz

State of California
County of Santa Clara

On 02/08/99, before me, the undersigned, a Notary Public for said County and State, personally appeared Kenneth E. 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.

By: 
Barbi Kellett

My Commission Expires January 21, 2000



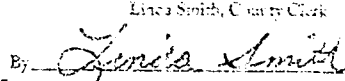
Prepared by: E. N. Harrison
Pacifi Management Corporation (408) 868-6868
PO Box 1710
Campbell, CA 95008
LN# 649542 ESCROW # 01/26/99
FINAL RECON. OR 90350 E. 02/03/99 03:19:01 36-035 4032 8

STATE OF OREGON, ss.
County of Klamath

Filed for record at request of:

this 30th day of April A.D. 1999
at 11:48 o'clock A.M. and duly recorded
in Vol. M99 of Mortgages on Page 16390

Linda Smith, County Clerk

By:  Deputy
Fec. \$10.00