

After Recording, Return To:

Ronald T. Williams
Barbara G. Williams
2375 Lakeshore Dr.
Klamath Falls, OR 97601
 Loan No: 300001273

MTL 27182-NM

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS Resolution Trust Corporation as Receiver for American Savings, A Federal Savings and Loan Association, who is the owner and holder of the Note(s) secured by the Deed of Trust ("Trust Deed") dated November 1st, 1977, made by Ronald T. Williams and Barbara G. Williams, Trustor(s) to Willamette Savings and Loan Association, a Division of American Savings and Loan Association, as Beneficiary, which Trust Deed was recorded November 2nd, 1977, in the official records of the County Recorder of Klamath County, Oregon, in Volume 77 Page 21034, affecting the real property described on Exhibit "A" attached hereto (the Property);

WHEREAS, on September 16, 1989, the office of Thrift Supervision ("OTS") issued an order declaring American Savings and Loan Association, Salt Lake City, Utah, to be in an unsafe or unsound condition, and appointed the Resolution Trust Corporation ("RTC") as Receiver for American Savings and Loan Association pursuant to 12 U.S.C. Sections 1464(d) (2) and 1821 (c) (6). Thereafter, certain assets, including the above-described Trust Deed and the Note(s) thereby secured, were sold and transferred to RTC as Conservator of American Savings, a Federal Savings and Loan Association, Salt Lake City, Utah pursuant to a certain purchase and assumption agreement.

NOW, THEREFORE, the RTC, as Receiver of American Savings, a Federal Savings and Loan Association, as present Beneficiary ("present Beneficiary") under the Trust Deed, now desires that a successor trustee be appointed, and for that purpose hereby appoints Oregon Title Insurance Co. to act as successor Trustee ("Successor Trustee") under the Trust Deed.

RESOLUTION TRUST CORPORATION, as
 Receiver of American Savings, a Federal
 Savings and Loan Association

By: William H. Biesterfeld
 Its: Attorney-In-Fact

WHEREAS, the successor Trustee above described has received from the present Beneficiary under said Trust Deed, in accordance with the provisions of the Trust Deed and of ~~State Code Ann. Sec. 57-1-33~~; a request to reconvey the property; and

ORS 86.720

WHEREAS, the Present Beneficiary under the Trust Deed has delivered the Trust Deed and Note to Trustor(s), or the persons or person entitled thereto, cancelled and having requested the undersigned Successor Trustee to reconvey the Property described in the Trust Deed to the person or persons entitled thereto.

NOW THEREFORE, the Successor Trustee does hereby reconvey, without warranty, express or implied, unto the person or persons entitled thereto, all right, title and interest which was heretofore acquired by said Successor Trustee under said Trust Deed, in and to the property.

DATED this 01 day of February, 1993

SUCCESSOR TRUSTEE

Oregon Title Insurance Co.

BY

Barbara Kanz
 Barbara Kanz, Assistant Secretary
 OTIC#15885

STATE OF GeorgiaCOUNTY OF DeKalb

On June 4, 1991 before me, the undersigned, a Notary in and for said state personally appeared William Biesterfeld personally known to me to be the person who executed the within instrument as Attorney-In-Fact on behalf of the Resolution Trust Corporation as Receiver for American Savings, a Federal Savings and Loan Association, the corporation therein named, and acknowledged to me that such corporation executed the within instrument pursuant to its bylaws or a resolution of its board of directors for its stated purpose.

Witness my hand and official seal.

Annice A. Stephens
 Notary Public
 Residing at:
3191 Nectarine Circle
Decatur, GA 30034

STATE OF OREGON

County of Multnomah

The foregoing instrument was acknowledged before me on February 01, 1993 of
 by Barbara Kanz, Assistant Secretary
Oregon Title Insurance Company, an Oregon corporation, on behalf of the
 corporation.



Solomon J. Fahn
 Notary Public for Oregon
 My commission expires: 2/2/96

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co the 3rd day
 of Feb. A.D., 19 93 at 2:06 o'clock P.M., and duly recorded in Vol. M93
 of Mortgages on Page 2502

FEE \$20.00

Evelyn Biehn
 By Pauline M. Henderson County Clerk