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SUBSTITUTION OF TRUSTEE
AND
DEED OF RECONVEYANCE

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KNOW ALL MEN BY THESE PRESENTS:

The Director of the Office of Thrift Supervision issued Order number(s) 90-371 dated February 20, 1990, placing The Benjamin Franklin Federal Savings and Loan Association in conservatorship and appointing Resolution Trust Corporation as Conservator for The Benjamin Franklin Federal Savings and Loan Association.

The Director of the Office of Thrift Supervision issued Order number(s) 90-1658 dated September 7, 1990, placing The Benjamin Franklin Federal Savings and Loan Association in receivership and replacing the Conservator of The Benjamin Franklin Federal Savings and Loan Association with the Resolution Trust Corporation as Receiver of The Benjamin Franklin Federal Savings and Loan Association pursuant to subdivision (F) of Section 5(d) of the Home Owners' Loan Act, as amended.

A. Harry Hanna, Trustee, is the Trustee under the Trust Deed whose parties, date and recording information are as follows:

Grantor:
Beneficiary:

Roxanne Whipple
Resolution Trust Corporation,
Receiver of The Benjamin Franklin
Federal Savings and Loan Association,
aka The Benj. Franklin Savings and
Loan Association, Portland Oregon
June 27, 1979
June 29, 1979
Vol. 79 Page 15373
Klamath, County, Oregon

Date of Trust Deed:
Recording Date:
Recording Reference:
County of Recording:

B. The Trustee named above has ceased to act as Trustee by request of the beneficiary; the undersigned, who is the present beneficiary under said Trust Deed desires to appoint a new Trustee in the place and stead of the prior Trustee, Harry Hanna; therefore, in view of the premises, the Resolution Trust Corporation, as Receiver of The Benjamin Franklin Federal Savings and Loan Association, Portland, Oregon, aka The Benj. Franklin Federal Savings and Loan Association hereby appoints Family Federal Savings Association, P.O. Box 419570, Kansas City, Missouri, 64141, as Successor Trustee under said Trust Deed, to have all of the powers of the original and successor Trustee, effective forthwith.

C. The Successor Trustee hereby grants, bargains, sells and conveys, but without any covenant or warranty, expressed or implied to the persons legally entitled, all of the right, title and interest under this Trust Deed and legally described as follows:

Northerly 36 2/3 feet of Lot 6, Block 9 and the Northerly 36 2/3 feet of Lot 7, Block 9, EWAUNA HEIGHTS to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

IN WITNESS WHEREOF, the undersigned beneficiary has hereunto signed this document this 8th day of February, 1993.

RESOLUTION TRUST CORPORATION,
in its capacities as Receiver of the
The Benjamin Franklin Federal
Savings and Loan Association, aka
The Benj. Franklin Federal Savings
and Loan Association, Portland,
Oregon and as Receiver of Family
Federal Savings Association.

BY: Marvin S. May
Printed Name: MARVIN S. MAY
Title: ATTORNEY-IN-FACT

Pursuant to Power of Attorney
dated July 15, 1992
and filed in the records of
County, _____ in
Book _____, Page _____.

ACKNOWLEDGEMENT

STATE OF Missouri)
COUNTY OF Jackson) ss.

On this 8th day of February, 1993,
before me, appeared Marvin S. May, to me
personally known, who being duly sworn, did say that s/he is
Attorney-in-Fact for Resolution Trust Corporation, Receiver of The
Benjamin Franklin Federal Savings and Loan Association, Portland,
Oregon, aka The Benj. Franklin Federal Savings and Loan
Association, and as Receiver of Family Federal Savings Association
that the instrument was signed for the purposes therein contained
on behalf of the corporation, and by authority of the corporation,
and s/he further acknowledged the instrument to be the free act and
deed of the corporation as Receiver of The Benjamin Franklin
Federal Savings and Loan Association, Portland, Oregon, aka The
Benj. Franklin Federal Savings and Loan Association and as Receiver
of Family Federal Savings Association.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed
my official seal the day and year first above written.

Barbara D. Smith
Notary Public

Printed Name: _____

My Commission Expires: _____

This Instrument was Prepared by:

Resolution Trust Corporation
P.O. Box 419570
Kansas City, Missouri 64141
Attn: Records Management

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title co the 15th day
of March A.D., 19 93 at 2:45 o'clock P M., and duly recorded in Vol. M93
of _____ of _____ Mortgages _____ on Page 5298
By Evelyn Biehn County Clerk
Barbara D. Smith

FEE \$20.00

BARBARA D. SMITH
Notary Public - Notary Seal
STATE OF MISSOURI
Jackson County
My Commission Expires: Oct. 22, 1996