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MTC 29376
 SUBSTITUTION OF TRUSTEE &
 DEED OF FULL RECONVEYANCE

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT is the Owner and holder of the Note secured by the Deed of Trust, dated October 16, 1985, made by Theresa Ann Richards, an unmarried woman, as Grantor(s), to Klamath County Title Company, as Trustee, for the benefit of The Secretary of Housing and Urban Development, which Deed of Trust was recorded October 25, 1985, in the office of the County Recorder of Klamath County, Oregon, Vol. M85, Page 17380,

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT hereby substitutes GEORGE C. REINMILLER, Attorney at Law, as Trustee in lieu of the above named Trustee under said Deed of Trust.

GEORGE C. REINMILLER hereby accepts said appointment as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT and GEORGE C. REINMILLER have caused these presents to be executed by their duly authorized officers on the date below written.

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT

By: Pamela D West

GEORGE C. REINMILLER, TRUSTEE

By: George C. Reinmiller

Trustee

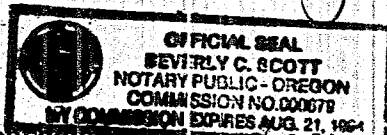
STATE OF OREGON, County of Multnomah) ss.

Dated: 4-14-93

Personally appeared before me Pamela D West who, being duly sworn, did say that he/she is the Chief, P.D. - SE/In Branch of the U.S. Department of Housing and Urban Development, and that said instrument was signed on behalf of said U.S. Government agency by authority of the authority vested in _____ by the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D, and acknowledged said instrument to be _____ voluntary act and deed on behalf of Henry G. Cisneros, Secretary of Housing and Urban Development.

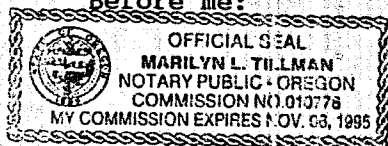
Before me: Beverly C Scott 8-21-94

[seal]

STATE OF OREGON, County of Multnomah) ss.
April 13, 1993

Personally appeared before me GEORGE C. REINMILLER and acknowledged the foregoing instrument to be his voluntary act and deed.

Before me:



Marilyn L. Tillman
 NOTARY PUBLIC FOR OREGON
 Commission expires:

AFTER RECORDING RETURN TO:

GEORGE C REINMILLER & ASSOCIATES
 521 SW CLAY
 PORTLAND OR 97201

STATE OF OREGON, ss.
County of Klamath

Filed for record at request of:

Mountain Title Company
 on this 15th day of April A.D. 19 93
 at 11:26 o'clock A M. and duly recorded
 in Vol. M93 of Mortgages Page 7802

Evelyn Biehn County Clerk

By: Pauline Mullenbore

Deputy.

Fee. \$15.00