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RECORD AND RETURN TO: Credit-facts of America, 530 William Penn Place,
Suite 120, Box 133, Pittsburgh, PA 15219.

60719

Loan Number: 21103816964

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Eldon Rodgers

**SUBSTITUTION OF TRUSTEE
AND
DEED OF RECONVEYANCE**

KNOWN 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 M. HANNA, Trustee, is the Trustee under the Trust Deed whose parties, date and recording information are as follows:

Grantor:

ELDON C. RODGERS

Beneficiary:

Resolution Trust Corporation,
Receiver of The Benjamin
Franklin Federal Savings and Loan
Association, aka The Benj. Franklin
Savings and Loan Association,
Portland, Oregon

Date of Trust Deed:

February 8, 1985

Recording Date:

February 19, 1985

Recording Reference:

Volume M85, Page 2450

County of Recording:

Klamath, County, Oregon

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 M. 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 the Resolution Trust Corporation as Receiver of Family Federal Savings

2500

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: "See Exhibit "A" Attached Hereto

IN WITNESS WHEREOF, the undersigned beneficiary has hereunto signed this document this 9th day of April, 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: [Signature]

Printed Name: Thomas R. Stewart

Title: Attorney-In-Fact

Pursuant to Power of Attorney dated June 1, 1992.

ACKNOWLEDGEMENT

STATE OF Kansas)
COUNTY OF Johnson) ss.

On this 9th day of April, 1993, before me, appeared Thomas R. Stewart, 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.

Kris D. Martin
Notary Public

Printed Name:

Kris D. Martin

My Commission Expires:

11/26/95.

KRIS D. MARTIN
Notary Public - State of Kansas
My App't. Expires 11/26/95

This Instrument was Prepared by:

Security Pacific Housing Services, Inc.
6900 College Blvd, Suite 380
Overland Park, KS 66211
(800)-346-2888

TRACTS 30, 31, 32, 33, 34 AND 35 OF FIRST ADDITION TO MIDLAND, AND
THAT PORTION OF FOURTH STREET, VACATED LYING WESTERLY OF TRACTS 31,
32, AND 35 AND EASTERLY OF TRACTS 30, 33, AND 34, OF FIRST ADDITION
TO MIDLAND, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Credit-Facts of America the 29th day
of April A.D., 19 93 at 11:51 o'clock A.M., and duly recorded in Vol. M93
of Mortgages on Page 9239.

FEE \$25.00

Evelyn Biehn - County Clerk

By Pauline M. Muelendor