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07-06-94 10:00 RCD

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RECORD AND RETURN TO:

KEITH E. PENMAN

913 MERRYMAN DRIVE

KLAMATH FALLS, OREGON 97603

XRF0138-241-0034

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

5611261

8002333883

Date: May 26, 1994

Date of Deed of Trust: NOVEMBER 21, 1978

Date of recordation: NOVEMBER 21, 1978

Recording information: BOOK M78

PAGE 26372

INSTRUMENT # 58768

Grantor: KEITH E. PENMAN AND MARJORIE A. PENMAN

Original Trustee: TRANSAMERICA TITLE INSURANCE COMPANY

Original Beneficiary: UNITED STATES NATIONAL BANK OF OREGON

Current Beneficiary: ITT RESIDENTIAL CAPITAL SERVICING CORPORATION F/K/A ITT

RESIDENTIAL CAPITAL CORPORATION

County of KLAMATH, State of OREGON

The Undersigned, ITT RESIDENTIAL CAPITAL SERVICING CORPORATION F/K/A ITT RESIDENTIAL CAPITAL CORPORATION

as Owner and Holder of the Note secured by the above-described Deed of Trust, 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 personal legally entitled thereto all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, ITT RESIDENTIAL CAPITAL SERVICING CORPORATION F/K/A ITT RESIDENTIAL CAPITAL CORPORATION

and GEORGE C. REINMILLER

have caused these presents to be executed by their duly authorized officers on the date below written.

ITT RESIDENTIAL CAPITAL SERVICING CORPORATION F/K/A ITT RESIDENTIAL CAPITAL CORPORATION

GEORGE C. REINMILLER, TRUSTEE

By: Debbie Hammond
Title: VICE PRESIDENT

GEORGE C. REINMILLER

State of _____, County of _____

The foregoing instrument was acknowledged before me this 26 day of May 1994, by Debbie Hammondas Vice President of ITT RESIDENTIAL CAPITAL SERVICING CORPORATION F/K/A ITT RESIDENTIAL CAPITAL CORPORATION

who is/are personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission Expires 10-17-95

Date Commission Expires
[SEAL]

Notary Public

State of OREGON

County of MULTNOMAH

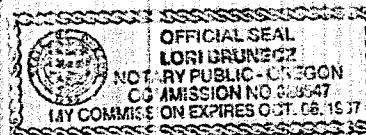
The foregoing instrument was acknowledged before me this 22 day of JUNE 1994, by GEORGE C. REINMILLER

as TRUSTEE

GEORGE C. REINMILLER, ATTORNEY AT LAW

who is/are personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Date Commission Expires
[SEAL]Notary Public
STATE OF OREGON,
County of Klamath

Filed for record at request of:

Geo. C. Reinmiller

on this 6th day of July A.D., 19 94
at 10:00 o'clock A.M. and duly recorded
in Vol. M94 of Mortgages Page 20858

Evelyn Biehn County Clerk

By Doreen Muehlbauer Deputy.

Fee. \$15.00