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6-18-96

ABENDSCHEIN

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SUBSTITUTION OF TRUSTEE &
DEED OF FULL RECONVEYANCE

SOURCE ONE MORTGAGE SERVICES CORPORATION is the owner and holder of the Note
secured by the Deed of Trust, dated APRIL 18, 1990, made by GEORGE R.
ABENDSCHEIN, AN UNMARRIED MAN

as Grantor (s) to MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY

as Trustee, for the benefit of EMPIRE OF AMERICA REALTY CREDIT CORP.

which Deed of Trust was recorded on APRIL 27, 1990, under Book M90, Page
7936, Document No. 14153 in the office of the County Recorder of
KLAMATH, Oregon.

SOURCE ONE MORTGAGE SERVICES CORPORATION Hereby substitutes Forrest N.A.
Bacci, Attorney at Law, as Trustee in lieu of the above named Trustee under said
Deed of Trust

Forrest N.A. Bacci 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 expressed 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, SOURCE ONE MORTGAGE SERVICES CORPORATION and Forrest
N.A. Bacci have caused these presents to be executed by their duly authorized
officers on the date written herein below.

Forrest N.A. Bacci
Forrest N.A. Bacci, Trustee

State of Michigan)
County of Oakland) ss

SOURCE ONE MORTGAGE SERVICES CORPORATION
By: Mary Ann Ciofu
Mary Ann Ciofu, Associate Vice President

On the 29 day of JULY, 1996 Personally appeared before me Mary Ann
Ciofu who, being duly sworn, did say that she is the Associate Vice President of
SOURCE ONE MORTGAGE SERVICES CORPORATION, and that said instrument was signed on
behalf of said entity by authority of its board of directors; and acknowledged said
instrument to be its voluntary act and deed.

Before me:

Charmean Wortham
Notary Public For
My Commission expires: CHARMEAN WORTHAM
NOTARY PUBLIC-WAYNE COUNTY MICH.
ACTING IN OAKLAND COUNTY, MI
MY COMMISSION EXPIRES 1/17/2000.

State of Oregon, County of Multnomah) ss

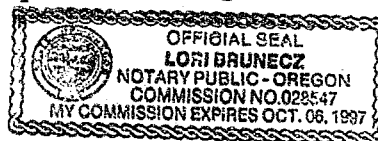
On the 11th day of September, 1996, Personally appeared before me Forrest
N.A. Bacci and acknowledged the foregoing instrument to be his voluntary act and
deed.

Before me:

Lori Brunecz
Notary Public For
My Commission expires:

STATE OF OREGON, ss.
County of Klamath

Filed for record at request of:



Source One Mortgage
on this 16th day of Sept, A.D., 19 96
at 11:24 o'clock A.M. and duly recorded in
Vol. M96 of Mortgages Page 29108.
Bernetha G Letsch, County Clerk
By [Signature] Deputy.

Fee, \$15.00

After Recording Return To:

Source One Mortgage
27555 Farmington Road
Farmington Hills, MI 48334-3357