

WHEN RECORDED MAIL TO:
Zoom Recordation Services
A Unit of NTS
P. O. Box 192
Provo, Utah 84603-0192

State of Oregon, County of Klamath
Recorded 08/17/00, at 1:50 p m.
In Vol. M00 Page 30193
Linda Smith,
County Clerk Fee\$ 26.00

GMAC Loan No. 000400994

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned Beneficiary and Current Owner and Holder of the Note secured by a Deed of Trust by MARK M. HOLLAND AND JANICE A. HOLLAND as Trustor, to MOUNTAIN TITLE COMPANY, as Trustee, in favor of FIRST NATIONAL BANK OF OREGON as original Beneficiary, which Deed of Trust was recorded in the County Clerk's Office on March 3, 1978, in KLAMATH County, State of Oregon, as Document No. ---, Book 78, Page 4095, Certificate ---, hereby substitutes Kevin C. Maughan, Attorney at Law, an active member of the Oregon State Bar, as Trustee in lieu of the above named Trustee under said Deed of Trust.

Kevin C. Maughan, Attorney at Law, an active member of the Oregon State Bar hereby accepts said appointment as trustee under said Deed of Trust and as Successor Trustee of said Deed of Trust does hereby reconvey, without warranty, to the person or persons legally entitled thereto all the estate now held by him under said Deed of Trust.

Oregon Housing Department of Commerce, State of Oregon
Beneficiary and Current Owner and Holder of the Note

KEVIN C. MAUGHAN, Attorney at Law,
an active member of the Oregon State Bar

Kari Cleveland
By: KARI CLEVELAND
Its: AUTHORIZED SIGNER
HOUSING FINANCE SECTION

By: Kevin C. Maughan
Kevin C. Maughan

STATE OF Oregon)
COUNTY OF Marion) §

STATE OF OREGON)
COUNTY OF CLACKAMAS)

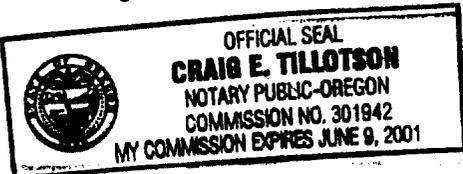
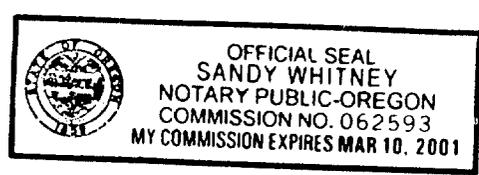
On June 21, 2000, before me,
Craig E. Tillotson, personally
appeared Kari Cleveland,
Authorized Signer, personally known to me (or
proved to me on the basis of satisfactory evidence) to be
the person whose name is subscribed to the within
instrument and acknowledged to me that he/she executed
the same in his/her authorized capacity, and that by his/her
signature on the instrument the person, or entity upon
behalf of which the person acted, executed the instrument.

On 7-17-00, personally appeared
before me Kevin C. Maughan, Attorney at Law, an active
member of the Oregon State Bar, the signer of the
foregoing instrument, who duly acknowledged to me that
he executed the same.

Sandy Whitney
Notary Public
State of Oregon
My Commission Expires: 3-10-01

WITNESS my hand and official seal

Craig E. Tillotson
Notary Public



MJM