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SUBSTITUTION OF TRUSTEE AND DEED OF RECOVEYANCE

The undersigned is the owner and holder of the Deed of Trust described below and the promissory note or notes secured thereby. Said note or notes together with all other indebtedness secured by said Deed of Trust have been fully paid. The Undersigned hereby appoints Apen Title & Escrow Inc as successor trustee of said Deed of Trust and Directs it to reconvey to the party or parties entitled thereto all the estate, right title and interest held by said trustee under said Deed of Trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

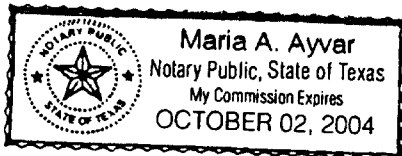
ASSOCIATES HOUSING FINANCE SERVICES, INC
Successor in interest to Ford Consumer Finance Company,
Inc. Ford Housing Finance Co. and Belgravia Financial
Services.

November 17, 2000

BY: Barbara Tucker

STATE OF Texas, County of Tarrant) ss.

This instrument was acknowledged before me on November 17, 2000.
By BARBARA TUCKER
OF ASSOCIATES HOUSING FINANCE SERVICES, INC.



Maria A. Ayvar
Notary Public for
My commission Expires: OCT 02 2004

Apen Title & Escrow Inc, as Successor trustee of the following described Deed of Trust:
Grantors: Sidney L Ulam and Laura R Ulam, husband and wife
Beneficiary: ASSOCIATES HOUSING FINANCE SERVICES, INC.
Dated: December 1, 1997 Recorded: December 10, 1997
Page: 40104 Book/Real #: Vol. M97 File#:
Official Records of Klamath County Oregon.

Encumbering Real Property described therein

Having received from the beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said described premises by virtue of said Deed of Trust.

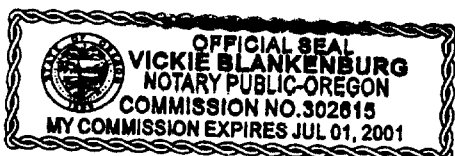
IN WITNESS WHEREOF, Apen Title & Escrow Inc, trustee, has caused its corporate name to be signed by its officer duly authorized thereunto by order of its board of Directors.

By: Dennis Gish

STATE OF OREGON, County of KLAMATH) ss.

Personally appeared Dennis Gish, who being duly sworn that she is the assistant secretary of Apen Title & Escrow Inc, that said instrument was signed in behalf of said corporation by authority of its Board of Directors; acknowledged said instrument to be its voluntary act and deed, this 22nd day of November, 2000. Before me:

Vickie Blankenburg
Notary Public



State of Oregon, County of Klamath
Recorded 11/22/00, at 10:43a m.
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Linda Smith,
County Clerk Fee \$ 26⁰⁰

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