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MTC 56601

APPOINTMENT OF SUCCESSOR TRUSTEE and DEED OF FULL RECONVEYANCE

MTS6601

Pursuant to ORS 86 790 (3), the present beneficiary hereby appoints AMERITITLE as successor trustee of the following designated Trust Deed, said successor-trustee having all the powers of the original trustee, effective herewith:

Grantor: Michael D. citrin and Madeline A. Citrin

Trustee: Key Title Company

Beneficiary: Golden Circle Financial Services

Recorded: February 1, 1995

Book/Page: M95/2350

Records of: KLAMATH County, OR

State of Oregon, County of Klamath
Recorded 07/16/2002 3:11 p m.
Vol M02, Pg 40470-71
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 2

Golden Circle Financial Services,
subsequently assigned to:

OAKWOOD ACCEPTANCE CORPORATION

By: [Signature]
Its: Senior Vice President
On May 2, 2002

STATE OF OREGON, COUNTY OF _____:
personally appeared the above named SEE ATTACHED ACKNOWLEDGEMENT
and acknowledged the foregoing instrument to be _____ voluntary act and deed.
Before me:

Notary Public for Oregon
My Commission Expires:

DEED OF FULL RECONVEYANCE

AMERITITLE, having received the appointment as successor trustee and the request for full reconveyance as stated above, does hereby grant, bargain and convey, but without any covenant or warranty, express or implied, to the persons legally entitled thereto, all the estate held by AMERITITLE, in and to the property described in the above-referenced Trust Deed, except as may have heretofore been previously conveyed to such persons.

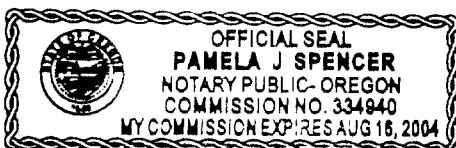
DATED: 05/01/2002

AMERITITLE

BY: [Signature]

On 7/16/2002, _____, who, being duly sworn, did say that ~~they~~ she is the Vice-President of AMERITITLE, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and they acknowledged said instrument to be their voluntary act and deed. Before me:

[Signature]
Notary Public for Oregon
My Commission Expires: 8/16/2004



AFTER RECORDING RETURN TO:
AmeriTitle BT042532CF
15 Oregon Ave.
Bend, OR 97701

State of ~~Oregon~~ North Carolina

40471

County of Guilford

The foregoing instrument was acknowledged before me this 2nd May 2002 by Jimmy S. Griffin, President, and by Derek Surette, Secretary of Oakwood Acceptance Corporation a N.C. corporation, on behalf of the corporation.

WITNESS My hand and official seal.

Teresa Tolbert
Notary Public for ~~Oregon~~ North Carolina
My Commission expires: 2-14-03

TERESA TOLBERT
NOTARY PUBLIC
GUILFORD COUNTY, NC
My Commission Expires Feb. 14, 2003