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Prepared By AND Return To:

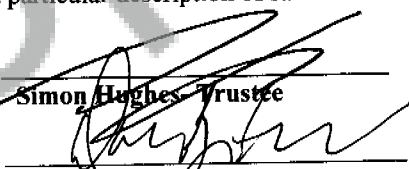

Kathy Buchanan
 Vanderbilt Mortgage and Finance, Inc.
 P O Box 9800
 Maryville, TN. 37802

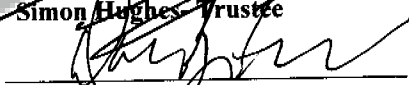
299446, Payne **SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE**
 The undersigned Beneficiaries, in and under the provisions of that certain Deed of Trust executed by **Lawrence Payne and Maureen Payne**, Trustors; 7126 Teal Dr, Bonanza OR 97623 to **Larry Kelly**, trustee for **United Companies Funding Inc.**, Beneficiary; 2051 Killebrew Dr Ste 210, Bloomington MN 55425, in the amount of **\$92,134.11**, dated **September 10, 1998** and recorded, in the office of the Recorder of **Klamath County**, State of **OREGON** in **Book M98, Page 34171**; rerecorded in **Book M99 Page 1110**; assigned to Vanderbilt Mortgage and Finance, Inc. recorded in **Book M99 Page 8405** of Official Records do(es) in accordance with the provisions of said Deed of Trust, hereby give notice of the Substitution and Appointment of **Simon Hughes**, whose address is 5000 Clayton Rd, Maryville TN 37804 in place and instead of **Larry Kelly**, the Trustee above named, and do(es) hereby vest in said substituted Trustee, all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named. And whereas the indebtedness secured, to be paid by the Deed of Trust above mentioned **has been fully paid and/or satisfied**.

NOW THEREFORE **Simon Hughes**, substituted Trustee, does hereby GRANT AND RECONVEY unto the parties entitled thereto without warranty, all the estate and interest derived to the said Trustee under said Deed of Trust in the lands therein described, situated in the County of **Klamath**, State of **OREGON** Reference being hereby made specifically to said Deed of Trust and the record thereof for a particular description of said lands.


STATE OF TENNESSEE Dated: April 3, 2013
 COUNTY OF BLOUNT

On April 3, 2013, before me, Kathy Buchanan, a Notary Public in and for said County and State, personally appeared **Simon Hughes** and **David Barton**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s), acted, executed the instrument.


 Simon Hughes, Trustee


 David Barton, Vice President
 Vanderbilt Mortgage and Finance, Inc.

WITNESS my hand and official seal.


 Notary Public: Kathy Buchanan
 My Commission Expires: 08/25/2015

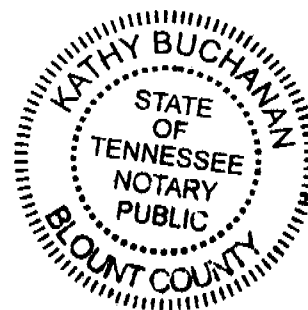


EXHIBIT A

Lot 28 in Block 37 of KLAMATH FALLS FOREST ESTATES,
HIGHWAY 66 UNIT – PLAT. NO. 2, according to the official plat
thereof on file in the office of the County Clerk of Klamath County,
Oregon.