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Vol. M98 Page 11748

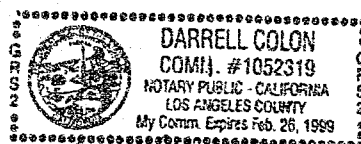
WHEN RECORDED, MAIL TO:
NATIONWIDE TITLE CLEARING
420 N. BRAND BLVD. 4TH FL
GLENDALE, CA 91203
L#:3654406433

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, VERNON ROSS BONNER AND JACQUELINE ANN BONNER was the original Trustor, ASPEN TITLE & ESCROW was the original Trustee, and TRANSAMERICA FINANCIAL SERVICES was the original Beneficiary under that certain Deed of Trust dated 06/02/93 in KLAMATH County, Oregon, under Doc No:62430 or Book M93 Page 12688

WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes: HENRY L. BAUER, as Trustee under said Deed of Trust and directs the said HENRY L. BAUER to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.
Dated: 02/28/98
TRANSAMERICA FINANCIAL SERVICES N/K/A HOUSEHOLD FINANCE CORPORATION II

BY: Dave Hayes
DAVE HAYES
ASSISTANT VICE PRESIDENT



STATE OF CALIFORNIA COUNTY OF LOS ANGELES
This instrument was acknowledged before me on 2/28/98
by DAVE HAYES as ASSISTANT VICE PRESIDENT
of TRANSAMERICA FINANCIAL SERVICES N/K/A HOUSEHOLD FINANCE CORPORATION II

Darrell Colon Notary Public

HENRY L. BAUER, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, without warranty, the estate, title and interest now held by the undersigned in and to the premises more fully described in said Deed of Trust. MAR 27 1998
Dated: _____

BY: Henry L. Bauer, as Trustee
HENRY L. BAUER

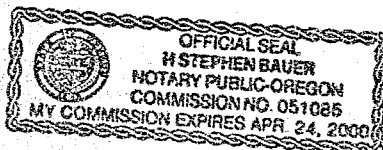
STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me on MAR 27 1998 by
HENRY L. BAUER.

[Signature] Notary Public

HFC RI 171RI

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:



Nationwide Title Clearing
on this 10th day of April A.D., 1998
at 9:49 o'clock A.M. and duly recorded
in Vol. M98 of Mortgages Page 11748

Bernetha G. Letsch, County Clerk

By Kathleen Ross
Fec. \$15.00/\$5.00 c.c. Deputy.