

98 APR 10 A9:49

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 420 N. Brand Blvd. 4th Fl
 Glendale, CA 91203
 L#:3654408017

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, LARRY LEE HORTSMAN
 was the original Trustor,
 ASPEN TITLE COMPANY
 was the original Trustee, and
 TRANSAMERICA FINANCIAL SERVICES
 was the original Beneficiary under that certain Deed of Trust dated
 12/21/94 in KLAMATH County, Oregon, under Doc No:92887
 or Book M94 Page 38834

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.

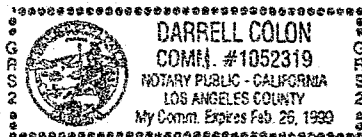
Dated: 02/28/98

TRANSAMERICA FINANCIAL SERVICES N/K/A HOUSEHOLD FINANCE
 CORPORATION II

BY:

DAVE HAYES

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
 the undersigned in and to the premises more fully described in said Deed
 of Trust.

Dated: MAR 27 1998

BY:

HENRY L. BAUER

as Trustee

STATE OF OREGON

COUNTY OF MULTNOMAH

This instrument was acknowledged before me on MAR 27 1998 by
 HENRY L. BAUER.

Notary Public

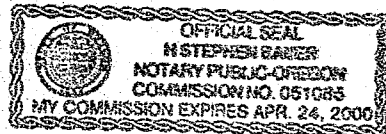
HFC

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STATE OF OREGON, ss.
 County of Klamath

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 11749

Bernethia G. Letsch, County Clerk

By

Kathleen Ross

Fee. \$15.00/\$5.00 c.c.

Deputy.

44-156