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'98 NOV -4 P2:11

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 420 N. Brand Blvd. 4th Fl
 Glendale, CA 91203
 L#:3001015868

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

Nationwide Title

on this 4th day of November A.D., 1998
 at 2:11 o'clock P. M. and duly recorded
 in Vol. M98 of Mortgages Page 40398

Bernetha G. Letsch, County Clerk

By Kathleen Rosa
 Fee, \$15.00

Deputy.

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, ERNEST MICHAEL HANDFORD
 was the original Trustor,
 KLAMATH COUNTY TITLE
 was the original Trustee, and
 NORTH REAL ESTATE INC DBA HMC FUNDING
 was the original Beneficiary under that certain Deed of Trust dated
 07/10/97 in KLAMATH County, Oregon, under Doc No:41405
 or Book M97 Page 23025

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: 09/08/98

FIRSTPLUS FINANCIAL, INC.

BY: Michael Dillmann
 MICHAEL DILLMANN VICE PRESIDENT

STATE OF TEXAS COUNTY OF DALLAS
 This instrument was acknowledged before me on 09-08-98
 by MICHAEL DILLMANN as VICE PRESIDENT
 of FIRSTPLUS FINANCIAL, INC.

Cindy Oman

Notary Public/Commission expires 12-10-00

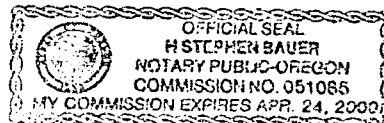
HENRY L. BAUER, hereby accepts the foregoing appointment as Trustee under
 said Deed of Trust and as successor Trustee, pursuant to a written request
 of the present Beneficiary and in accordance with the provisions of said
 Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled
 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. SEP 29 1998
 Dated: _____

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

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me on SEP 29 1998 by
 HENRY L. BAUER.

[Signature]
 Notary Public

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