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STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

the 17th day of February A.D. 1999
at 10:01 o'clock A. M., and duly recorded
in Vol. M99 of Mortgages on Page 5385

Linda Smith, County Clerk

When recorded return to:

RIDGE

c/o REGIONAL TRUSTEE SERVICES
720 - 7th Avenue Suite #400
Seattle, WA 98104

By Kathleen Ross Deputy

Fee. \$15.00

Loan No. 665100-25-102681

Trustee No. 56863

Appointment of Successor Trustee and Deed of Full Reconveyance

Dated May 3, 1996

Recorded May 9, 1995

Recording No 17730

Book: M96 Page: 13342

Rerecord as

State: OR

County of KLAMATH

Trustors: FRED E. RIDGE AND MARILYN V. RIDGE3

Trustee: ASPEN TITLE

Beneficiary: TRANSAMERICA FINANCIAL SERVICES, INC

Whereas the undersigned has recieved from the beneficiary a Specific and Limited Power of Attorney to appoint a new trustee in the place and stead of the trustee named, and has recorded that document in the above mentioned county.

NOW, THEREFORE, in view of the premises, the undersigned hereby appoints REGIONAL TRUSTEE SERVICES CORPORATION, an licensed Oregon escrow association whose address in Washington is 720 - 7th Ave #400 Seattle, WA 98104, as successor trustee under said trust deed, it to have all the powers of said original trustee, effective forthwith.

THE TRUSTEE, having received from the beneficiary a written request to reconvey, reciting that the obligations secured by the Deed of Trust have been fully satisfied, does hereby Reconvey Without Warranty, to the person(s) legally entitled thereto, all the estate now held by it under said Deed of Trust

IN WITNESS WHEREOF, the undersigned have hereunto caused their names to be signed and affixed hereunto by their duly authorized officer(s).

TRANSAMERICA FINANCIAL SERVICES, INC
NKA HOUSEHOLD FINANCE CORPORATION II

By [Signature]

Joseph H. Sipavich, attorney in fact

State of Washington)

County of King)

On 2/3, 1999, before me personally appeared Joseph H. Sipavich, Attorney in fact for Household Finance Corp. II, acknowledged that he signed the same as his voluntary act and deed for said principal for the uses therein mentioned, and on oath states that said power of attorney has not been revoked.

Rebecca N. Spencer
Rebecca N. Spencer

NOTARY PUBLIC for the State of Washington
Residing at Redmond. Expires 02-15-02

REGIONAL TRUSTEE SERVICES CORP.

By [Signature]
Marilee Hakinen Treasurer

State of Washington)

County of King)

On 2/3 1999, before me personally appeared Marilee Hakinen, being duly sworn did say the she is Treasurer of Regional Trustee Services Corp., and that said instrument was signed on behalf of said Corporation by authority of its Board of Directors and she acknowledged said instrument to be its voluntary act and deed.

Rebecca N. Spencer
Rebecca N. Spencer
NOTARY PUBLIC for the State of Washington
Residing at Redmond. Expires 02-15-02

REBECCA N. SPENCER
STATE OF WASHINGTON
NOTARY -- PUBLIC
MY COMMISSION EXPIRES 2-15-02

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STATE OF WASHINGTON
NOTARY -- PUBLIC
MY COMMISSION EXPIRES 2-15-02