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TICOR TITLE INSURANCE
 SUBSTITUTION OF TRUSTEE,
 DEED OF FULL RECONVEYANCE
 (and REQUEST FOR RECONVEYANCE)

State of Oregon, County of Klamath
 Recorded 3/14/00, at 8:52 m.
 In Vol. M00 Page 8173
Linda Smith,
 County Clerk Fee \$ 26.00

HOME ADVANTAGE SERVICES, L.L.C. ("Beneficiary") is the owner and holder of the Note secured by the Deed of Trust, dated November 3, 1998, made by RICHARD H. BAILEY AND ARLENE F. BAILEY as Grantor(s), to WESTERN TITLE AND ESCROW COMPANY as Trustee, for the benefit of HOME ADVANTAGE SERVICES, L.L.C., which Deed of Trust was recorded on November 20, 1998, Book M98 Page 42646, in the office of the County Recorder of KLAMATH, Oregon, the originals of which are herewith delivered to TICOR TITLE INSURANCE COMPANY ("TICOR").

Beneficiary hereby substitutes TICOR as Trustee in lieu of the above named Trustee under said Deed of Trust and directs TICOR to reconvey without warranty the Trustee's estate to the parties entitled to it upon full payment of TICOR'S trustee's reconveyance fee. The trust deed has been fully paid and is hereby satisfied. TICOR is directed to cancel all evidence of indebtedness secured by the trust deed.

TICOR hereby accepts said appointment as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, TICOR has caused these presents to be executed by its duly authorized officer on the date written herein below.

TICOR TITLE INSURANCE COMPANY

HOME ADVANTAGE SERVICES, L.L.C.

BY: _____

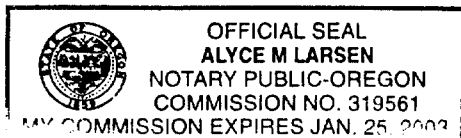
BY: _____

STATE OF Oregon, County of Deschutes ss:

BE IT REMEMBERED, that on this 16th day of December, 1999, before me personally appeared the within named Joel Gister, who, being duly sworn, did say that he/she is the Manager of HOME ADVANTAGE SERVICES, L.L.C., and that said instrument was signed by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.

Before me: _____

Notary Public for _____

My Commission expires: 01-25-03

STATE OF Oregon, County of Multnomah)ss:

BE IT REMEMBERED, that on this 30th day of DECEMBER, 1999, before me personally appeared the within named Thomas C. McPolloch, who, being duly sworn, did say that he/she is the 1st Vice President of TICOR TITLE INSURANCE COMPANY, and that said instrument was signed by authority of its board of directors; and acknowledged said instrument to be its voluntary act and deed.

Before me: _____

Notary Public for Oregon

My Commission expires: 10-17-03

695781-KJ

AFTER RECORDING RETURN TO:

ARLENE F. BAILEY
 19342 S SPRING VALLEY DR
 OREGON CITY, OR 97045

