

02 MAR 5 AM 8:55

State of Oregon, County of Klamath
 Recorded 03/05/2002 8:55 a m.
 Vol M02, Pg 13037
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 101 N. Brand #1800
 Glendale, CA 91203
 L#:18409982

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, F. EUGENE HENDERSON AND HOLLY J. HENDERSON
 was the original Trustor,
 STEWART TITLE COMPANY OF SAN DIEGO
 was the original Trustee, and
 SCME MORTGAGE BANKERS, INC.

was the original Beneficiary under that certain Deed of Trust dated
 04/20/98 in KLAMATH County, Oregon, under Doc No:
 or Book M98 Page 13822' recorded on 04/27/98

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.

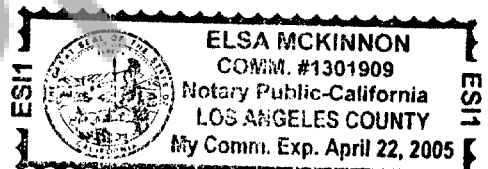
Dated: 02/09/02

HOMESIDE LENDING, INC.

BY: Chris Jones Vice President

STATE OF CALIFORNIA COUNTY OF LOS ANGELES
 This instrument was acknowledged before me on 02/09/02
 by Chris Jones as Vice President
 of HOMESIDE LENDING, INC.

Elsa McKinnon
 Notary Public/Commission expires 04/22/2005



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: FEB 15 2002

BY: Henry L. Bauer, as Trustee

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me on FEB 15 2002 by
 HENRY L. BAUER.

Lovejoy Schell
 Notary Public

HSLRL LC 4532L Y

