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Recording Requested By:
CTC Real Estate Services
1800 Tapo Canyon Rd., MSN SV2-88
Simi Valley, CA 93063

State of Oregon, County of Klamath
Recorded 04/09/2002 8:20a m.
Vol M02. Pg 20691
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

Mail Recorded Satisfaction To:
RANDALL L. GARNER
19620 TOPAZ CT
BEND OR 97702

Above Space for Recorder's Use

Doc ID # 00092932172005N

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RANDALL L. GARNER JENEE M. GARNER

,the original Trustor, under that certain Deed of Trust dated 10/15/1997 and recorded 10/31/1997, Doc # 47973, in Book M97 page 36218 of Official Records of the County of Klamath, State of Oregon.

WHEREAS, the undersigned, as the present Beneficiary under said Deed of Trust desires to substitute a new Trustee under said Deed of Trust in place and stead of KLAMATH COUNTY TITLE COMPANY, now therefore, the undersigned hereby substitutes Chicago Title Insurance Company, as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by Trustee under said Deed of Trust.

AS DESCRIBED IN SAID DOT/ MTG.

Dated: 02/22/2002

Chicago Title Insurance Company,
Successor Trustee

FIRSTPLUS FINANCIAL, INC.

By:

[Signature]
Joe Luca
Authorized Signor
Keith Barney

By:

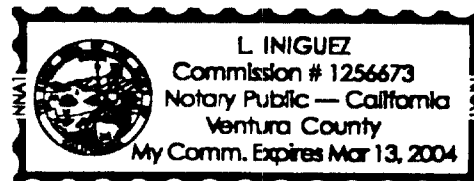
[Signature]
Jami Lopez
Assistant Secretary

STATE OF California)
COUNTY OF Ventura)

On 02/22/2002, before me, L. Iniguez, Notary Public, personally appeared Jami Lopez, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacities, and that by his/her signature on the instrument, the persons or the entities upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

[Signature]
L. Iniguez
Notary Public for said State and County
Commission expires 03/13/2004

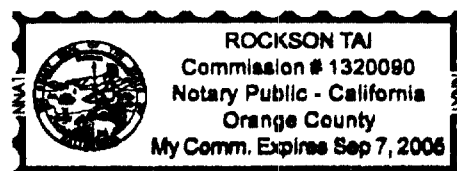


State of California
County of Orange

On 3/18/02, before me, Rockson Tai, Notary Public, personally appeared Joe Luca, authorized signor, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacities, and that by his/her signature on the instrument, the persons or the entities upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

[Signature]
Notary Public for said State and County
expires: 7/7/05



Keith Barney