

MR 1396-4320

APPOINTMENT OF SUCCESSOR TRUSTEE and DEED OF FULL RECONVEYANCE

Pursuant to ORS 86 790 (3), the present beneficiary hereby appoints AMERITITLE as successor trustee of the following designated Trust Deed, said successor-trustee having all the power of the original trustee, effective herewith:

Grantor: Ernest Michael Handford
Trustee: Klamath County Title
Beneficiary: North County Real Estate, Inc., dba HMC Funding
Recorded: July 22, 1997 in Volume M97, page 23025
And whose beneficial interest was assigned by instrument:
Recorded: July 22, 1997 in Volume: M97, page 23029, Microfilm Records of Klamath County, Oregon
To: Firstplus Financial Inc.

State of Oregon, County of Klamath
Recorded 10/10/2002 3:12 p. m.
Vol M02, Pg 58144
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

AND REQUEST FOR RECONVEYANCE

All sums secure by the above-referenced Trust Deed have been fully paid and satisfied. AMERITITLE, upon delivery to it of the Trust Deed and related note marked "PAID", is hereby authorized and instructed to cancel all evidence of indebtedness secured by the Trust Deed and to reconvey, without warranty, to the parties designated by the terms of said Trust Deed, the estate now held by AMERITITLE under the Trust Deed. After recording, return this document to the undersigned beneficiary.

Dated: 9/25/02

Firstplus Financial, Inc.

By David T. Obergfell
David T. Obergfell, President
Address: c/o Lain, Faulkner & Co., P.C., 400 North Saint Paul Street, Ste #600, Dallas, TX 75201

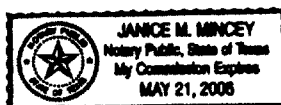
STATE OF TEXAS , COUNTY OF Dallas

On September 27, 2002

personally appeared the above named David T. Obergfell, President, as authorized signer and acknowledged the foregoing instrument to be his voluntary act and deed.

Before me:

Janice M. Mincey
Notary Public for Texas
My Commission Expires: 5/21/2006



DEED OF FULL RECONVEYANCE

AMERITITLE, having received the appointment as successor trustee and the request for full reconveyance as stated above, does hereby grant, bargain and convey, but without any covenant or warranty, express or implied, to the persons legally entitled thereto, all the estate held by AMERITITLE, in and to the property described in the above-referenced Trust Deed, except as may have heretofore been previously conveyed to such persons.

DATED: 10/10/02

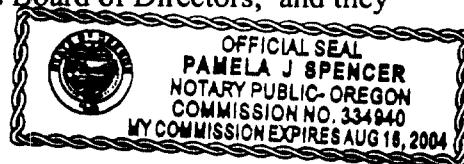
AmeriTitle
BY: [Signature]

STATE OF OREGON, COUNTY OF KLAMATH

On October 10, 2002 personally appeared Jean Phillips, who, being duly sworn, did say that she is the Assistant Secretary of AMERITITLE, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and they acknowledged said instrument to be their voluntary act and deed.

Before me:

Pamela J. Spencer
Notary public for Oregon



My commission expires: 8/16/2004