

State of Oregon, County of Klamath
 Recorded 06/17/2003 8:57a m.
 Vol M03 Pg 41230
 Linda Smith, County Clerk
 Fee \$ 36.00 # of Pgs 1

WHEN RECORDED, MAIL TO:
 Nationwide Title Clearing
 2100 Alt 19 North
 Palm Harbor, FL 34683
 L#:0001868025

SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE

WHEREAS, TERRY A CRANE
 was the original Trustor,
AMERITITLE
 was the original Trustee, and
NATIONAL LENDING CENTER, INC.
 was the original Beneficiary under that certain Deed of Trust
 dated 09/02/98 in KLAMATH County, Oregon, under Doc #
 65807 or Book M98 Page 32821 recorded on 09/04/98
 re-recd: RE-RECD 09/08/98 VOL. M98 PG 33146 INSTR# 65941
 RE-RECD 10/03/98 VOL. M98 PG 44272 INSTR# 70837

WHEREAS, the undersigned as present Beneficiary, having received
 full payment on said Deed of Trust and debt and desiring to sub-
 stitute a new Trustee under said Deed of Trust in place and stead
 of said original Trustee thereunder. NOW, THEREFORE, the under-
 signed hereby substitutes: **H. Stephen Bauer**, as Trustee
 under said Deed of Trust and directs the said H. Stephen Bauer to
 reconvey, without warranty, to the parties entitled thereto the
 estate now held by him under said Deed of Trust.

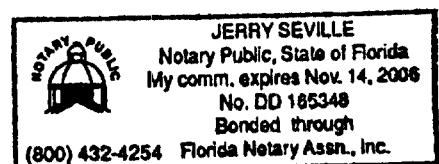
Dated: 03/20/03

HOUSEHOLD FINANCE CORPORATION II

BY: [Signature] Vice President
 Laurie Keszobom

STATE OF FLORIDA COUNTY OF PINELLAS
 This instrument was acknowledged before me on 03/20/03
 by Laurie Keszobom as Vice President
 of HOUSEHOLD FINANCE CORPORATION II

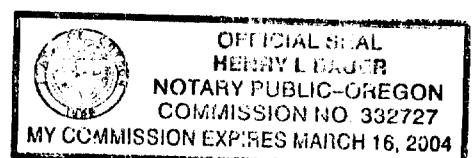
[Signature]
 Jerry Seville
 Notary Public/Commission expires 11/14/2006



H. Stephen 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.

BY: [Signature], as Trustee Dated: APR 01 2003
 H. Stephen Bauer

STATE OF OREGON COUNTY OF MULTNOMAH
 This instrument was acknowledged before me
 on APR 01 2003 by H. Stephen Bauer.



[Signature]
 Notary Public