

103300

State of Oregon, County of Klamath
Recorded 11/26/04 7:50 A m
Vol M04 Pg 81433
Linda Smith, County Clerk
Fee \$ 26 # of Pgs 1

WHEN RECORDED, MAIL TO:
Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683
L#: HFCRC 0000557033

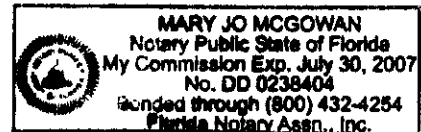
**SUBSTITUTION OF TRUSTEE and
FULL RECONVEYANCE**

WHEREAS, TERRY M P MCGRATH
was the original Trustor,
ASPEN TITLE & ESCROW, INC
was the original Trustee, and
MERITAGE MORTGAGE, LLC
was the original Beneficiary under that certain Deed of Trust
dated 06/11/96 in KLAMATH County, Oregon, under Doc #
20329 or Book M96 Page 18722 recorded on 06/24/96
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: **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: 11/15/04
HOUSEHOLD FINANCE CORPORATION

BY: ELSA MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
This instrument was acknowledged before me on 11/15/04
by ELSA MCKINNON as VICE PRESIDENT
of HOUSEHOLD FINANCE CORPORATION

MARY JO MCGOWAN
Notary Public/Commission expires 07/30/2007

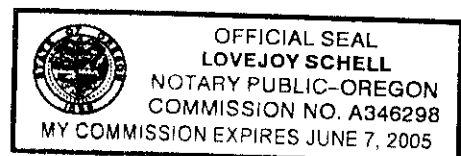


Henry L. Bauer, hereby accepts the foregoing appointment as Trustee
under said Deed of Trust and as successor Trustee, pursuant to a
written request of the present Beneficiary and in accordance with the
provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or
persons legally entitled thereto, 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.

BY: Henry L. Bauer, as Trustee Dated: NOV 23 2004

STATE OF OREGON COUNTY OF MULTNOMAH
This instrument was acknowledged before me
on NOV 23 2004 by Henry L. Bauer.

Notary Public



HFCRC JD 1442J JD