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APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Henry J. Caldwell Jr. and Deborah L. Caldwell is the grantor, and Valerie T. Auerbach is the trustee, and Forest Products Federal Credit Union is the beneficiary under that certain trust deed dated September 12, 1990, and recorded on September 12, 1990, in book/reel/volume No. M90 at page 18334 or as fee/file/instrument/microfilm/reception No. of the Mortgage Records of Klamath County, Oregon.

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above;

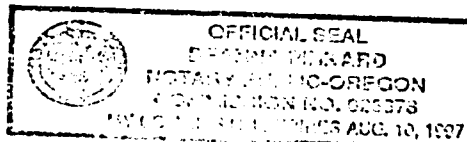
NOW THEREFORE, in view of the premises, the undersigned hereby appoints Mountain Title Company 222 S. 6th St. Klamath Falls, Oregon, as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural. IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED: October 28, 1993

Michel P. Coleman
Retail Credit Manager

Forest Products Federal Credit Union



(If executed by a corporation, affix corporate seal.)

(If the signer of the above is a corporation, use the form of acknowledgment opposite.)

STATE OF OREGON,

County of Klamath ss.

This instrument was acknowledged before me on October 29, 1993, by Michel P. Coleman

(SEAL) Deanne Pinkard
Notary Public for Oregon

My commission expires: 8-10-97

STATE OF OREGON,

County of ss.

This instrument was acknowledged before me on 19, by

as of

Notary Public for Oregon

My commission expires:

(SEAL)

APPOINTMENT OF
SUCCESSOR TRUSTEE

RE: Trust Deed from

Grantor to

Trustee

AFTER RECORDING RETURN TO
Mountain Title Co.
222 S. Sixth St
Klamath Falls OR

(DON'T USE THIS SPACE. RESERVED FOR RECORDING LABEL IN COUNTIES WHERE USED.)

Fee \$10.00

STATE OF OREGON,
County of Klamath ss.

I certify that the within instrument was received for record on the 29th day of Oct., 1993, at 3:48 o'clock P.M., and recorded in book/reel/volume No. M93 on page 28643 or as fee/file/instrument/microfilm/reception No. 70560, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk

By Deputy