

MR. & MRS. RONALD CUMMINGS

4309 Shasta Way

Klamath Falls, OR 97603

682 SFSA #2704854\RONALD C CUMMINGS\LT\KLAMATH\OR
NCS\ND\NASG\NAFF\NATCH LGL\NREC\1ST

SUBSTITUTION OF TRUSTEE

ATC 40849

WHEREAS, RONALD C. CUMMINGS AND CHERYL L. CUMMINGS, HUSBAND AND WIFE was the original Trustor, MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY was the original Trustee, and A MORTGAGE COMPANY FORMERLY KNOWN AS AMERICA'S MORTGAGE COMPANY the present Beneficiary under that certain Trust Deed, dated July 21, 1989, and recorded as Instrument No. 3418 in Book M89 at Page 14270 of Official Records of KLAMATH County, OREGON, referencing the real property described as follows:

LOT 4, BLOCK 1, BRYANT TRACTS NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place of and instead of MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY.

NOW THEREFORE, the undersigned being the present Beneficiary under said Deed of Trust hereby substitutes:

Aspen Title & Escrow, Inc.

as Trustee under said Deed of Trust.

Dated: February 17, 1994

A MORTGAGE COMPANY FORMERLY KNOWN AS AMERICA'S MORTGAGE COMPANY

BY:

Ronald T. Gravette
RONALD T. GRAVETTE
VICE PRESIDENT

BY:

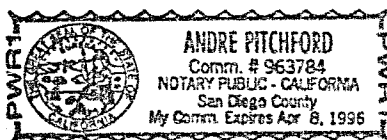
Fran Burian
FRAN BURIAN
ASST. SECRETARY

State of CALIFORNIA
County of SAN DIEGO

I Hereby Certify that RONALD T. GRAVETTE and FRAN BURIAN, personally known to me and known to me to be the VICE PRESIDENT and ASST. SECRETARY, respectively of A MORTGAGE COMPANY FORMERLY KNOWN AS AMERICA'S MORTGAGE COMPANY, a Corporation, organized and now existing under the laws of the State of Maryland, and as such officers executed the foregoing instrument, this day personally appeared before me and acknowledged to me that they executed said instrument as such officers in the name of and for and on behalf of the said corporation freely and voluntarily for the uses and purposes therein expressed, and with full authority to do so.

In Witness Whereof, I have hereunto set my hand and affixed my official seal this February 17, 1994.

Andre Pitchford
Notary Public



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title co the 4th day
of March A.D. 19 94 at 10:03 o'clock A.M., and duly recorded in Vol. M94
of Mortgages on Page 6785

FEE \$10.00

Evelyn Biehn - County Clerk

By Andre Pitchford

Return: Aspen Title Co