

STATE OF Oregon  
COUNTY: KLAMATH  
Loan No. 881-00356713

PREPARED BY AND WHEN RECORDED MAIL TO:  
ANN THOMPSON  
STANDARD FEDERAL SAVINGS ASSOC.  
P.O. BOX 9481, #1020  
GAITHERSBURG, MD 20898-9481

*K-47521*  
SUBSTITUTION OF TRUSTEE

Klamath County Title Company

is hereby appointed successor Trustee under that certain Trust Deed described below.

Borrower: RAYMOND F. ZAROSINSKI AND MILLIE T. ZAROSINSKI, HUSBAND AND WIFE

Trustee: D. L. HOOTS

Beneficiary: SECURITY SAVINGS AND LOAN ASSOCIATION

Loan Amount: NINETEEN THOUSAND FIVE HUNDRED

Date of Document: March 17, 1977

Date Recorded: March 29, 1977

Book: N/A Volume: M77

Page: 5204 Roll: N/A

File: N/A

Entry: N/A

Instrument: 27329

SEE ATTACHED SCHEDULE A

and recorded in KLAMATH

County, Oregon

Dated April 13, 1995

BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS TRUSTEE



BY AND THROUGH IT'S ATTORNEY-IN-FACT  
FIRST NATIONWIDE MORTGAGE CORPORATION

By and through a Power of Attorney recorded

on 4-25-95  
in Vol. 1195 Page 110438

By:

DONNA BOWLES

ASSISTANT VICE PRESIDENT

LINDA SPOOR

Witness

*Janet F. Miller*  
JANET F. MILLER  
Witness

*Gladys Shipley*  
GLADYS SHIPLEY  
ASSISTANT SECRETARY

STATE OF MARYLAND

)

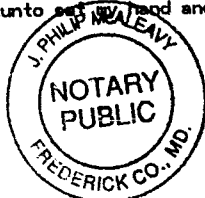
) ss

COUNTY OF FREDERICK

)

On the 13TH day of April, 1995, personally appeared before me  
DONNA BOWLES and GLADYS SHIPLEY, who  
duly sworn did say that they are the ASSISTANT VICE PRESIDENT and  
ASSISTANT SECRETARY of the above named beneficial corporation, and that the  
within and foregoing instrument was signed in behalf of said corporation by authority of a  
resolution of its Board of Directors and said DONNA BOWLES and  
GLADYS SHIPLEY do duly acknowledge to me that said corporation  
executed the same.

IN WITNESS WHEREOF I hereunto set my hand and official seal.



J. PHILIP MCALEVY

COMMISSION EXPIRES: March 25, 1997

SCHEDULE "A"

LOT 10 IN BLOCK 56 OF LAKEVIEW ADDITION TO THE CITY OF KLAMATH FALLS,  
KLAMATH COUNTY, OREGON

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title the 20th M95 day  
of June A.D., 19 95 at 10:43 o'clock A M., and duly recorded in Vol. 16093,  
of Mortgages on Page 16093.

FEE \$15.00

By Bernetha G. Leach County Clerk