

Resignation and Appointment of Successor Trustee

FILED FOR RECORD AT REQUEST OF:
 BISHOP & LYNCH, P.S.
 1600 MARSH & MCLENNAN BUILDING
 720 OLIVE WAY
 SEATTLE, WASHINGTON 98101-1801

K-48782

KNOW ALL MEN BY THESE PRESENTS:

Benny R Bowman is the grantor(s), and First American Title Ins. Co. is the trustee, and Home Improvement Co. is the beneficiary under that certain trust deed dated May 24, 1995 and recorded on July 26, 1994 in Vol. M94 at Page 28245 of the Mortgage Records of Klamath County, under Auditor's File No. 87616.

First American Title Ins. Co. hereby resigns as trustee under trust deed described above.

First American Title Ins. Co.

By: _____
 (Name)
 (Title)

By: _____
 (Name)
 (Title)

The trustee has ceased to act as trustee by reason of RESIGNATION, the undersigned, who is the present beneficiary under said trust deed, desires to appoint a new trustee in the place and stead of the trustee named above;

NOW THEREFORE, in the view of the premises, the undersigned hereby appoints KRISTA L. WHITE whose address is 720 Olive Way, #1600, SEATTLE, WA 98101-1801 as successor trustee under said trust deed, it to have all the powers of said original trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned beneficiary has hereunto set his hand; if the undersigned is a corporation, it has caused its corporate name to be signed and affixed hereunto by its duly authorized officers.

Dated: December 11, 1995

Empire Funding Corp.

By: Lisa Cathey
Lisa Cathey
 Assistant Secretary

By: Leigh Ann Lindsey
Leigh Ann Lindsey
 Senior Vice President

STATE OF TEXAS)
) ss:
 COUNTY OF TRAVIS)

On this 11th day of December, 1995, before me, the undersigned, a Notary Public in and for said state, duly commissioned and sworn, personally appeared Lisa Cathey and Leigh Ann Lindsey to me known to be the Assistant Secretary and Senior Vice President respectively, of Empire Funding Corp., the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute the said instrument and that the seal is affixed is the corporate seal of said corporation.

Witness my hand and official seal hereunto affixed the day and year first above written.



Araceli Dixon
 ARACELI DIXON
 Notary Public in and for the State
 of TEXAS residing at TRAVIS
 My App't. Expires: 07-27-98

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title Company the 11th day of Jan A.D., 19 96 at 11:02 o'clock A M., and duly recorded in Vol. M96 of Mortgages on Page 899

FEE \$10.00

By: Bernetha G. Letsch
 Bernetha G. Letsch County Clerk