

WHEN RECORDED MAIL TO:

KIRK D. SAGER
11302 RED WING LOOP
KENO, OR 97627
Loan No. 6667794/11

96 FEB -6 AM 1:31

Vol. M96 Page

M96 36771-HF
SUBSTITUTION OF TRUSTEE
State of Oregon

Notice is hereby given that MOUNTAIN TITLE COMPANY is hereby appointed Successor Trustee under that certain Deed of Trust described as follows:

Trust Deed dated: MARCH 04, 1994
Recorded: MARCH 11, 1994, as Instrument No., 77398 in Book M94, Page 7545, KLAMATH County, State of Oregon.
Borrower: KIRK D. SAGER AND JONI E. SAGER, HUSBAND AND WIFE
Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY
Beneficiary: Norwest Mortgage, Inc., a Calif. Corp., F/K/A Directors Mortgage Loan Corporation, a Calif. Corp. - BY NAME CHANGE

Said real property is situated in KLAMATH County, Oregon and is more particularly described as follows:

LOT 4, IN BLOCK 29, FIFTH ADDITION TO KLAMATH RIVER ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

DATED: January 22, 1996

Norwest Mortgage, Inc., a Calif. Corp.,
F/K/A Directors Mortgage Loan Corporation,
a Calif. Corp., - BY NAME CHANGE

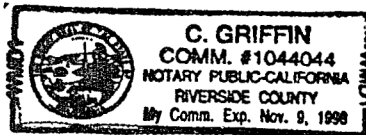
Cindy Jackson
BY: CINDY JACKSON,
ASSISTANT SECRETARY

State of California)
County of Riverside)

On January 22, 1996, before me, C. GRIFFIN, a Notary Public, personally appeared CINDY JACKSON,, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the same.

Witness my hand and Official Seal

C. Griffin
C. GRIFFIN



Return: Kirk & Joni Sager
11302 Red Wing Loop
Keno, Oregon 97627

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title CO the 6th day
of Feb A.D., 19 96 at 11:31 o'clock A M., and duly recorded in Vol. 996
of Mortgages on Page 3526

FEE \$10.00

By *Bernetha G. Latsch* Bernetha G. Latsch, County Clerk