

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that JOSEPH G. BYRUM & LAURIE J. BYRUM
 is the grantor, and MOUNTAIN TITLE COMPANY
 is the trustee, and WESTERN CREDIT SERVICES
 is the beneficiary under that certain trust deed
 dated 10/7 19 94 and recorded on 10/12, 1994, in book No. 1194, at page 31793
 or as fee/instrument/microfilm No. _____ 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 WESTERN AMERICAN TRUSTEE SERVICE, an assumed business name of FIDELITY NATIONAL TITLE INSURANCE COMPANY OF OREGON, whose address is 10720 SW Beaverton-Hillsdale Hwy, Beaverton, Oregon 97005-3005, as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

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: 3/18, 19 96

WESTERN CREDIT SERVICES

BY: Sharon K. Peake

SHARON K. PEAKE, OPERATIONS OFFICER

STATE OF OREGON County of MULTNOMAH) ss.

This instrument was acknowledged before me on 3/18, 1996,

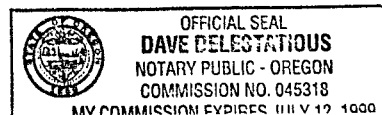
by SHARON K. PEAKE

as OPERATIONS OFFICER of WESTERN CREDIT SERVICES

David Delestations
 Notary Public for the State of OREGON

My commission expires: 7-12-99

AFTER RECORDING RETURN TO:
 WESTERN AMERICAN TRUSTEE SERVICE
 10720 SW BVRTN-HLLSDL HWY
 BEAVERTON, OR 97005-3005
 FILE # 86357



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Western Credit Services the 26th day
 of March A.D., 19 96 at 11:08 o'clock AM. and duly recorded in Vol. M96,
 of Mortgages on Page 8238.

Bernetha G. Letsch, County Clerk

FEE \$10.00

By Sharon K. Peake

96 MAR 26 AM 11:08