

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that RUSSELL E. & SANDRA K. GUETZOLE
 is the grantor, and MOUNTAIN TITLE CO.
 is the trustee, and WESTERN CREDIT SERVICES
 dated 1/27 1995, and recorded on 2/1 1995, in book No. M95, at page 2432A 2356
 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: 4/16, 1996

WESTERN CREDIT SERVICES

BY: Sharon K. Peake

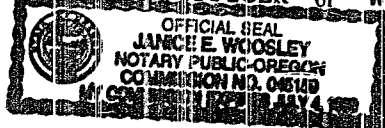
SHARON K. PEAKE, OPERATIONS OFFICER

STATE OF OREGON County of MULTNOMAH) ss.

This instrument was acknowledged before me on 4/16, 1996,

by SHARON K. PEAKE

as OPERATIONS OFFICER of WESTERN CREDIT SERVICES



Janice E. Woosley
 Notary Public for the State of OREGON
 My commission expires: 1-22-97

AFTER RECORDING RETURN TO:
 WESTERN AMERICAN TRUSTEE SERVICE
 10720 SW BVRTN-HILLSDL HWY
 BEAVERTON, OR 97005-3005
 FILE # 86516

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

Western Credit Services

on this 25th day of April A.D. 19 96
 at 9:43 o'clock AM and duly recorded
 in Vol. 1126 of Mortgages Page 11582

Bernetha G Letsch, County Clerk

By Sharon K. Peake

Deputy.

Fee, \$10.00

96 APR 25 A9:43