

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Francis O. Reynolds & Eileen M. Reynolds is the grantor and Fidelity American Title Insurance is the trustee, and Seaside Bank is the beneficiary under that certain trust deed dated Sept. 18, 1995, and recorded on Sept. 28, 1995 in book No. M95 at page 26263 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: 6-26, 1996

Cara Patis

STATE OF OR County of Clatsop ss.

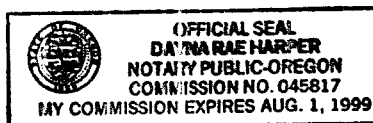
This instrument was acknowledged before me on 6-26, 1996

by Cara Patis

as Loan Coordinator for Fred Consumer

[Signature]
Notary Public for the State of _____
My commission expires: _____

AFTER RECORDING RETURN TO:
WESTERN AMERICAN TRUSTEE SERVICE
10720 SW BVRTN-HLLSDL HWY
BEAVERTON, OR 97005-3005
FILE # 86950



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Western American Service the 9th day
of July A.D., 1996 at 9:01 o'clock AM, and duly recorded in Vol. M96
of Mortgages on Page 20242

FEE \$10.00

By Bernietha G. Letsch County Clerk