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Vol. 196 Page 39088.

RECORDING REQUESTED BY:

COUNTRYWIDE HOME LOANS, INC.

AND WHEN RECORDED, MAIL TO:

Countrywide Home Loans, Inc. 155 North Lake Avenue Pasadena, California 91109-7/137

Attention: Legal Departmen: Dorothy V. Bradlay MSN 10-11 CHL Loan No. 5099503

-SPACE ABOVE THIS LINE FOR RECORDING USE------

SUBSTITUTION OF TRUSTEE

WHEREAS, Joanne L. Donnally is the Borrowers, First American Title Insurance Company of Oregon was the original Trustee, and Directors Mortgage Loan Corporation was the original Beneficiary under that certain Deed of Trust dated June 2, 1994, and recorded on Juno 7, 1994, as Fee No. 82323 in Book M-94 at Page 17793, in the Official Records in the Office of the Recorder of the County Recorder of Klamath County, State of Oregon (the "Deed of Trust"); and

WHEREAS, the undersigned, as the present Beneficiary, as per Assignment of Deed of Trust/Mortgage desires to substitute a new Trustee under said Deed of Trust in place and stead of First American Title Insurance Company of Oregon.

NOW, THEREFORE, the undersigned hereby substitutes Aspen Title & Escrow, Inc. as Trustee under said Deed of Trust.

BY

Date: October 22, 1996

(subt)

Countrywide Home Loans, Inc.

Anne Pick

Assistant Vice President



CERTI ICATE OF ACKNOWLEDGMENT

SS.

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STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

On this 22nd day of October, 1996 before me, Dorothy V. Bradley, Notary Public, personally appeared Anne Pick personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument

WITNESS my hand and official seal.

Dorothy V/Dradley

Substitution of Trustee

STATE OF CREGON: COUNTY OF KLAMATH



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