Recording Requested By: Norwest Mortgage Inc.

When Recorded Return To:

Norwest Mortgage Corp. 5024 Parkway Plaza Blvd. Charlotte, NC 28217-

BUBSTITUTION OF TRUSTER

Norwest Mortgage Inc. #2798247 "MANNING" Lender ID:628353/ Klamath County Oregon
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust
described as follows:

Original Trustor: ROBERT MANNING AND DONNA MANNING, HUSBAND AND WIFE Original Beneficiary: INDEPENDENCE ONE MORTGAGE CORPORATION Original Trustee: MOUNTAIN TITLE COMPANY, AN OREGON CORPOR Dated: 09/13/93
Recorded on 10/06/93 as Instrument No. 69243 Book M93, Page 25925, In the County of KLAMATH, State of OREGON

Property Address: 31781 COLLEGE STREET, JONANZA, OR, 97623

AND WHEREAS, the undersigned who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the place and stead of present Trustee thereunder;

Now therefore, the undersigned hereby appoints FORREST N.A. BACCI whose address is 521 S. W. CLAY SUITE 200, PORTLAND, OR 97201 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

Independence One Mortgage Conjoration by Norwest Mortgage Inc. Its Attorney In Fact On DATE)

By DANIE JOYNER, ASSI. PICE
PRESIDENT

STATE OF North Carolina COUNTY OF Cabarrus

ON 2-1-96, before me, Sherry K. Brown, a Notary Public in and for the County of Cabarrus County, State of North Carolina, personally appeared Joan E. Joyner, Asst. Vice President, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument:

Sherry K. Brown Notary Expires: 10/17/98 NOTARY PUBLIC
OFFICIAL SFAI
SHERRY K. BROWN
CABARRUS COUNTY, N. C.
My Cas Usion Expires Oct. 17, 1998

Norwest Mortgage Corp., 5024 Parkway Plaza Blvd, Charlotte, NC 28217

STATE OF OREGON : C	COUNTY OF KLAMATH:	
Filed for record at reques of December		
	A.D. 19.96 at 9:30 of Mortgages	o'clock A.M., and duly recorded in Vol. M96
FEE \$10.00		Bernetha G. Letsch, County Clerk
		by Kottlin Kasi