

Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

American Reconveyance Corp.
25600 Rye Canyon Rd.
Suite B
Valencia, CA 91355-

SUBSTITUTION OF TRUSTEE

Norwest Mortgage, Inc.- Charlotte #324871 "Cummings" Lender ID/ Klamath County Oregon

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: RONALD C & CHERYL L. CUMMINGS,
Original Beneficiary: TOWNE & COUNTRY MORTGAGE CORPORATION
Original Trustee: ASPEN TITLE & ESCROW, INC.

Dated: 01/06/94

Recorded on 01/18/94 as Instrument No. n/a Book M94, Page 1693,
In the County of KLAMATH, State of OREGON

Property Address: 4039 Shasta Way, Klamath Falls, OR, 97603

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 1001 SOUTHWEST 5TH AVENUE SUITE 1660, PORTLAND, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

Prudential Home Mortgage Company, Inc. By
Norwest Mortgage, Inc. It's Attorney In Fact
On 12-30-96 (DATE)

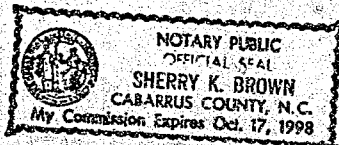
By:

JOAN E. JOYNER, ASSISTANT VICE
PRESIDENT

STATE OF North Carolina
COUNTY OF Cabarrus

ON 12-30-96, 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, Assistant 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: 10/17/1998



ARC, 25570 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1780
LES-10961223-0033 OR KLAMA KLAMATH OR BAT. 14703/324871 KIOR SUB1

(This area for notarial seal)

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Forrest N.A. Bacci
of January A.D., 19 97 at 11:49 o'clock A. M., and duly recorded in Vol. M97
of Mortgages on Page 2014

FEE \$10.00

by Bernetha G. Letch, County Clerk
Hedden Ross