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WHEN RECORDED MAIL TO

97 FEB 14 AM 32

Vol. M97 Page 4625

Name: CLINTON D GARDNER  
 Address: 8705 BIG PINE WAY  
KLAMATH FALLS OR 97601

## SUBSTITUTION OF TRUSTEE

WHEREAS, CLINTON D GARDNER was the original Trustor, ASPEN TITLE AND ESCROW, INC. as the original Trustee, and HIGHLAND COMMUNITY FEDERAL was the original Beneficiary under that certain Deed of Trust dated 10/05/1994 and recorded on 10/07/1994, in Book M94, Page 31493, Document # 89361 of Official Records of Klamath County, State of Oregon and covering the following described property:

Assigned

Date:

Inst #:

Book: N/A

Page: N/A

LOT 4, BLOCK 21, FOURTH ADDITION TO KLAMATH RIVER ACRES, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and  
 WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes:  
AMERITITLE

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes plural.

Countrywide Home Loans, Inc. (fka. Countrywide Funding Corporation)

Dated: 02/03/1997

By:

Candace Kees  
Assistant Secretary

By:

Virginia Gobert  
Assistant Secretary

STATE OF TEXAS )  
 COUNTY OF COLLIN )

On 02/03/1997, Brandon Richardson personally appeared before me Candace Kees and Virginia Gobert who being duly sworn did say, each for himself that s/he, the said Candace Kees is the Assistant Secretary and s/he the said Virginia Gobert is the Assistant Secretary of Countrywide Home Loans, Inc. (fka. Countrywide Funding Corporation), and that the within and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors, and said Candace Kees and Virginia Gobert each duly acknowledged to me that said corporation executed the same and that the seal affixed is the seal of said corporation.

My Commission expires: 11/19/2000

Brandon Richardson

Notary Public,  
 (Residing at COLLIN, TEXAS)

STATE OF OREGON, ss.  
 County of Klamath

Filed for record at request of:

Amerititle

on this 14th day of February A.D. 1997  
 at 11:32 o'clock A. M. and duly recorded  
 in Vol. M97 of Mortgages Page 4625

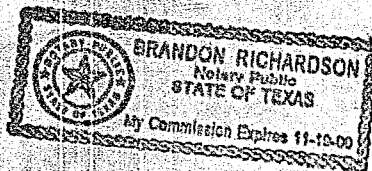
Bernetha G. Letsch, County Clerk

By:

Fee,

\$10.00

Deputy.

Prepared by Bartara Moore

CHL Loan #: 1996770