

97 FEB 19 P2:57

Recording Requested By:  
Norwest Mortgage Inc.

When Recorded Return To:

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

**SUBSTITUTION OF TRUSTEE**

Norwest Mortgage Inc. #8173239 "Morgan" Lender ID/ Klamath, Oregon

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

Original Trustor: PHILLIP E MORGAN AND TARA R MORGAN, HUSBAND AND WIFE

Original Beneficiary: DIRECTORS MORTGAGE LOAN CORPORATION

Original Trustee: FIRST AMERICAN INSURANCE COMPANY OF OREGON

Dated: 04/27/94

Recorded on 04/29/94 as Instrument No. 80192 Book M94, Page 13506,  
In the County of KLAMATH, State of OREGON

Property Address: 1114 Crescent Avenue, Klamath Falls, OR, 97601

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.

Norwest Mortgage Inc. s/b/m Directors

Mortgage Loan Corporation

On 1-16-97 (DATE)

By:

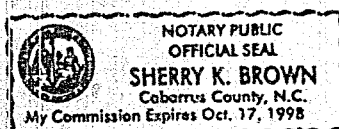
Ruth M. Kovalski  
RUTH M. KOVALSKI, VICE PRESIDENT

STATE OF North Carolina  
COUNTY OF Cabarrus

ON 1-16-97, before me, Sherry K. Brown, a Notary Public in and for the County of Cabarrus County, State of North Carolina, personally appeared Ruth M. Kovalski, 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



(This area for notarial seal)

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

DEJ-19970116-0039 OR KLAMA KLAMATH OR BAT: 16001/8173239 KKORSUB1

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Norwest Mortgage Corp. the 19th day  
of February A.D. 19 97 at 2:57 o'clock P. M., and duly recorded in Vol. M97  
of Mortgages on Page 4942

FEE \$10.00

by Bernetha G. Letsch, County Clerk  
Kathleen Ross