

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. #415795 "HICKS" Lender ID:715002/ Klamath, Oregon

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

Original Trustor: JON F HICKS AND ROBERTA R HICKS, HUSBAND AND WIFE

Original Beneficiary: NORWEST MORTGAGE INC.

Original Trustee: ASPEN TITLE COMPANY

Dated: 06/04/92

Recorded on 06/05/92 as Instrument No. Book M92, Page 12315,
In the County of KLAMATH, State of OREGON

Property Address: 3914 GRENADA WAY, 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;

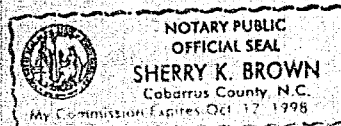
Now therefore, the undersigned hereby appoints FORREST N.A. BACCI whose address is 521 S. W. CLAY SUITE 200, PORTLAND, OR 97201 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

Norwest Mortgage Inc.

On 1-14-97 (DATE)

By:

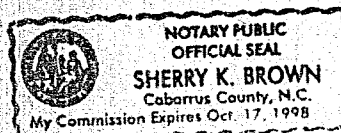
JOAN JOYNER, ASST. VICE PRESIDENT



STATE OF North Carolina
COUNTY OF Cabarrus

ON 1-14-97, before me, Sherry K. Brown, a Notary Public in and for the County of Cabarrus County, State of North Carolina, personally appeared Joan 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: 10/17/1998



(This area for notarial seal)

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

JEL-19970113-0072 OR KLAJAA KLA MATH OR BAT: 16002/415765 KXOHSUB1

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 4944

FEE \$10.00

by Bernetha G. Letsch, County Clerk
Kaddan Rose