

KNOW ALL MEN BY THESE PRESENTS, that DEBRA D. EMERSON, an unmarried
woman is the grantor, and NORWEST MORTGAGE, Inc.
 is the trustee, and NORWEST MORTGAGE, Inc., a
California Corporation is the beneficiary under that certain trust deed
 dated September 14, 1995, and recorded on October 5, 1995,
 in volume No. M95 at page 26895 or instrument No. 7151 of the Mortgage
 Records of KLAMATH County, OR

The undersigned, who is the present beneficiary under said trust deed desires
 to appoint a new trustee in the place and stead of the original trustee named
 above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints
AMERITITLE, whose address is 222 S. 5TH STREET, KLAMATH FALLS, OR, as successor
 trustee under said trust deed, to have all powers of said original trustee,
 effective immediately.

In construing this instrument, and whenever the context so requires, the
 singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document.
 If the undersigned is a corporation, it has caused its name to be signed and its
 seal affixed by an officer or other person duly authorized to do so by its
 board of directors.

DATED: January 27, 1997

[Signature]
Assistant Secretary

STATE OF _____)
 County of _____) ss.
 This instrument was acknowledged
 before me on _____, 19____,
 by _____

STATE OF Minnesota)
 County of Hennepin) ss.
 This instrument was acknowledged
 before me on January 27, 1997,
 by Susan M. Lindemann
 This instrument was acknowledged
 before me on _____, 19____,
 by _____

 KATHLEEN M. MOWERY
 NOTARY PUBLIC - MINNESOTA
 DAKOTA COUNTY
 My Commission Expires Jan. 31, 2000

Notary Public for Kathleen M. Mowery
 (SEAL)
 My commission expires: _____

(SEAL)
 My commission expires: _____
 APPOINTMENT OF SUCCESSOR TRUSTEE
 RE: Trust Deed From _____

STATE OF OREGON,)
 County of Klamath) ss.
 I certify that the within instrument
 was received for record on the 17th day
 of March, 1997, at 11:25
 o'clock A.M., and recorded in book/reel
 /volume No. M97 on page 7702 or as
 fee/file/instrument/microfilm/reception
 No. 34433, Record of Mortgages of said
 County.
 Witness by my hand and seal of County affixed
Bernetha G. Letsch, Co. Clerk

Grantor
AMERITITLE
 to
 Trustee
 AFTER RECORDING RETURN TO:
AMERITITLE Norwest Mortgage
 3601 Minnesota Drive, #200
 Minneapolis, MN 55435
 (emerson/Loan #3244341)

[Signature]
 NAME TITLE

Fee: \$10.00

97 MAR 17 AM 12:5