

97 APR -8 AM:19

After Recording Return To:
 Washington Mutual Bank
 ATTN: Loan Servicing SAS 0307
 P.O. Box 91006
 Seattle, WA 98111

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

Washington Mutual Bank
 on this 8th day of April A.D., 1997
 at 10:19 o'clock A. M. and duly recorded
 in Vol. 157 of Mortgages Page 10274
 Bernetha G. Letsch, County Clerk
 By Kathleen Rose
 Fee, \$10.00 Deputy.

LOAN NUMBER: 4009759/ld
0-2732

SUBSTITUTION OF TRUSTEE

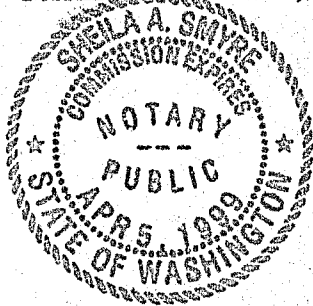
NOTICES IS HEREBY GIVEN: That the Undersigned current Beneficiary desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present Trustee thereunder, in the manner in said Deed of Trust Provided, and does hereby substitute:

DAVID A. KUBAT, OSBA #84265
 T. D. Services
 2630 116th Avenue NE, Suite 200
 Bellevue, WA 98004

D.L. Hoots was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: Neil Garrett and Carol Lee Garrett, Husband and Wife, ORIGINAL BENEFICIARY: Security Savings and Loan Association, recorded December 13, 1978, as Instrument No. 59709, in Book M-78, Pages 27959, of Official records in the office of the Recorder of Klamath County, State of Oregon.

DATED: 4 day of March, 1997



Washington Mutual Bank, successor in interest
 to Pacific First Bank, a Federal Savings Bank.

(Current Beneficiary)

By: Adella J. Granger
 Adella J. Granger, Assistant Vice President

STATE OF WASHINGTON) ss.
 COUNTY OF KING)

On this 4 day of March, 1997 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Adella J. Granger, to me known to be the Assistant Vice President, of Washington Mutual Bank, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that said individual is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

Sheila A. Smyre

Sheila A. Smyre

Notary Public in and for the State of WA, residing at Federal Way.
 My appointment expires on 4/5/99