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Vol. M97 Page 17580

loan #24966

K-50160

APPOINTMENT OF SUCCESSOR TRUSTEE

RECEIVED

MAR 03 1997

BISHOP & LYNCH P.S.

KNOW ALL MEN BY THESE PRESENTS, that Ronald C. Cummings and Cheryl E. Cummings are the grantors, and First American Title Ins. Co. of Oregon is the trustee, and Sound Home Improvement Company is the beneficiary under that certain trust deed dated September 7, 1994, and recorded on October 4, 1994, in Volume No. M94 at Page 30904 or as fee/file/instrument/microfilm/ reception No. 89135 of the Mortgage Records of Klamath County, Oregon.

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 Krista L. White, whose address is 720 Olive Way, #1600, Seattle, WA 98101-1801, as successor trustee under said trust deed, to have all the 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: February 27, 1997

TMI Financial, Inc.

Lisa Cathey, Assistant Vice President

STATE OF TEXAS)

) ss:

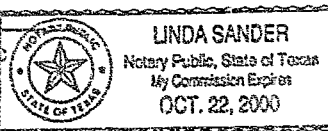
COUNTY OF TRAVIS)

On this 27th day of February, 1997 before me, the undersigned, a Notary Public in and for said state, duly commissioned and sworn, personally appeared Lisa Cathey to me known to be the Assistant Vice President, of TMI Financial, Inc., 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 she is authorized to execute the said instrument and that the seal is affixed is the corporate seal of said corporation.

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

(Seal)

Linda Sander, Notary Public



After Recording Return to:
BISHOP & LYNCH, P.S.
720 Olive Way, #1600
Seattle, WA 98101-1801

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title the 9th day of June A.D., 19 97 at 11:54 o'clock A. M., and duly recorded in Vol. M97 of Mortgages on Page 17580.

FEE \$10.00

Bernetha G. Letsch, County Clerk
By Kathleen K. Paul