

Recording Requested By:  
American Reconveyance Corporation

When Recorded Return To:

American Reconveyance Corp.  
25600 Rye Canyon Rd.  
Suite B  
Valencia, CA 91355-

SUBSTITUTION OF TRUSTEE

Norwest Mortgage, Inc.- Charlotte #:0324871 "CUMMINGS" Lender ID/ Klamath, Oregon

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

Original Trustor: RONALD C & CHERYL L CUMMINGS,  
Original Beneficiary: TOWN & COUNTRY MORTGAGE COMPANY  
Original Trustee: ASPEN TITLE & ESCROW, INC.  
Dated: 01/14/94

Recorded on 01/18/94 as Instrument No. 74580 Book m94, Page 1693,  
In the County of KLAMATH, State of OREGON

Property Address: 4039 Shasta Way, Klamath Falls, OR, 97603

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 1001 SOUTHWEST 5TH AVENUE SUITE 1660, PORTLAND, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

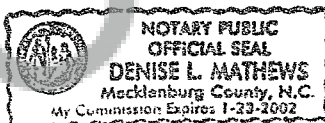
Norwest Mortgage Inc.  
On 5-13-97 (DATE)

By: Joan Joyner  
JOAN JOYNER, ASSISTANT VICE  
PRESIDENT

STATE OF North Carolina  
COUNTY OF Mecklenburg

ON 5-13-97, before me, Denise L. Mathews, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared Joan Joyner, Assistant 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.

Denise L. Mathews  
Denise L. Mathews  
Notary Expires: 01/23/2002



ARC, 25570 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1780 (This area for notarial seal)

SRK-19870528-0007 OR KLAMA KLAMATH OR BAT: 16000/0324871 KXORBUS1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Forrest N.A. Bacci the 12th day  
of June A.D., 19 97 at 1:28 o'clock PM., and duly recorded in Vol. m97  
of Mortgages on Page 18032

FEE \$10.00

By Bernetha G. Letch County Clerk

cb/  
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