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WHEN RECORDED MAIL TO

Name: DENNIS M SALTENBERGER AND
 Address: 4303 ONYX AVE
KLAMATH FALLS OR 97603

SUBSTITUTION OF TRUSTEE

WHEREAS, DENNIS M SALTENBERGER AND ANNETTE J SALTENBERGER HUSBAND AND WIFE was the original Trustor, FIRST AMERICAN TITLE INS. CO. as the original Trustee, and DIRECTORS MORTGAGE LOAN CORP. was the original Beneficiary under that certain Deed of Trust dated 05/11/1994 and recorded on 05/23/1994, in Book M94, Page 16129, Document # 81442 of Official Records of Klamath County, State of Oregon and covering the following described property:

AS DESCRIBED IN SAID DEED OF TRUST

Assigned

Date:

Inst #:

Book: N/A

Page: N/A

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes:

Ticor Title Insurance (All)

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes plural.

Countrywide Home Loans, Inc. (fka.
 Countrywide Funding Corporation)

Dated: 06/06/1997By: Donna Love

Donna Love

Assistant Secretary

By: Kelly Gray

Kelly Gray

Assistant Secretary

STATE OF TEXAS)
 COUNTY OF COLLIN)

On 06/06/1997, Brandon Richardson personally appeared before me Donna Love and Kelly Gray who being duly sworn did say, each for himself that s/he, the said Donna Love is the Assistant Secretary and s/he the said Kelly Gray is the Assistant Secretary of Countrywide Home Loans, Inc. (fka. Countrywide Funding Corporation), and that the within and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors, and said Donna Love and Kelly Gray each duly acknowledged to me that said corporation executed the same and that the seal affixed is the seal of said corporation.

My Commission expires: 11/19/2000

Brandon Richardson
 Notary Public,
 (Residing at COLLIN, TEXAS)

STATE OF OREGON, ss.
 County of Klamath

Filed for record at request of:

Countrywide Home Loans
 on this 10th day of July A.D., 1997
 at 10:51 o'clock AM. and duly recorded
 in Vol. M97 of Mortgages Page 21552.

By Kathleen Ross County Clerk

Deputy.

Fee. \$10.00

CHL Loan #:

