

WHEN RECORDED MAIL TO

Name: MICHAEL P. ANDERSON AND
 Address: 36160 HWY 140 E
BEATTY OR 97621

SUBSTITUTION OF TRUSTEE

WHEREAS, MICHAEL P. ANDERSON AND ROBBIN E. ANDERSON, HUSBAND AND WIFE was the original Trustor, MOUNTAIN VALLEY TITLE COMPANY as the original Trustee, and COMMERCE SECURITY BANK was the original Beneficiary under that certain Deed of Trust dated 04/03/1995 and recorded on 04/19/1995, in Book M95, Page 9894, Document # 7203 of Official Records of Klamath County, State of Oregon and covering the following described property:

Assigned

Date:

Inst #:

Book: N/A

Page: N/A

A PORTION OF THE W1/2 SE1/4 OF SECTION 36
TOWNSHIP 36 SOUTH RANGE 11 EAST OF THE
WILLAMETTE MERIDIAN KLAMATH COUNTY
OREGON

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

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: 08/28/1997By: [Signature]

Donna Love

Assistant Secretary

By: [Signature]

David Mikus

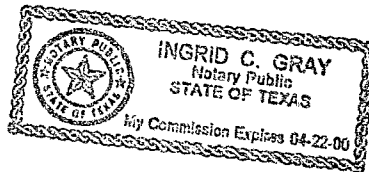
Assistant Secretary

STATE OF TEXAS)
 COUNTY OF COLLIN)

On 08/28/1997, Ingrid Gray personally appeared before me Donna Love and David Mikus 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 David Mikus 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 David
Mikus 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: 04/22/2000

[Signature]
 Ingrid Gray
 Notary Public,
 (Residing at COLLIN, TEXAS)



STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

Countrywide Home Loans

on this 16th day of Sept. A.D., 1997
 at 9:29 o'clock A. M. and duly recorded
 in Vol. M97 of Mortgages Page 30274

Bernetha G. Letsch, County Clerk

CHL Loan #: 4487563

By: [Signature]

Fee, \$10.00

Deputy.