

WHEN RECORDED MAIL TO

Name: DAVID M WIRTZ
 Address: PO BOX 163
CRESCENT OR 97733

MTC 1396-8757
 SUBSTITUTION OF TRUSTEE

WHEREAS, DAVID M WIRTZ AND DEBORAH D WIRTZ HUSBAND AND WIFE was the original Trustor, ASPEN TITLE & ESCROW INC. as the original Trustee, and COMMERCE SECURITY BANK was the original Beneficiary under that certain Deed of Trust dated 06/26/1996 and recorded on 07/05/1996, in Book M96, Page 20028, Document # 20906 of Official Records of Klamath County, State of Oregon and covering the following described property:

Assigned LOT 10, BLOCK 1, TRACT 1255, RAMEY ACRES,
 Date: 08/13/1996 IN THE COUNTY OF KLAMATH, STATE OF
 Inst #: OREGON.
 Book: M96
 Page: 4858

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:
AMERITITLE

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: 11/24/1997

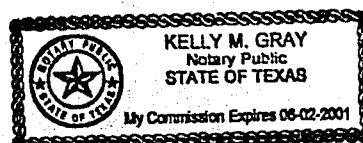
By: Nerissa Poon
 Nerissa Poon
 Assistant Secretary
 By: Patrice Goodwin
 Patrice Goodwin
 Assistant Secretary

STATE OF TEXAS)
 COUNTY OF COLLIN)

On 11/24/1997, Kelly M. Gray personally appeared before me Nerissa Poon and Patrice Goodwin who
 being duly sworn did say, each for himself that s/he, the said Nerissa Poon is the Assistant Secretary and
 s/he the said Patrice Goodwin 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 Nerissa Poon and
Patrice Goodwin 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: 06/02/2001

Kelly M. Gray
 Notary Public,
 (Residing at COLLIN, TEXAS)



STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

Amerititle

on this 11th day of December A.D., 1997
 at 3:47 o'clock P. M. and duly recorded
 in Vol. M97 of Mortgages Page 40361

Bernetha G. Letsch, County Clerk

CHL Loan #: 4345714

By: Kathleen Ross
 Fee, \$10.00 Deputy.