

WHEN RECORDED MAIL TO

Name: ALBERT D BRENNAN AND
 Address: 3949 RIO VISTA WAY
KLAMATH FALLS OR 97603

SUBSTITUTION OF TRUSTEE

MT 43043-2w

WHEREAS, ALBERT D BRENNAN AND LORAIN E BRENNAN was the original Trustor, ASPEN TITLE & ESCROW, INC., as the original Trustee, and TOWN & COUNTRY MORTGAGE, INC. was the original Beneficiary under that certain Deed of Trust dated 11/01/1993 and recorded on 11/02/1993, in Book M93, Page 28906, Document # 70684 of Official Records of Klamath County, State of Oregon and covering the following described property:

Assigned

Date: 11/02/1993Inst #: 70685Book: M93Page: 28911

LOT 4, BLOCK 12, TRACT 1079, SIXTH
ADDITION TO SUNSET VILLAGE, IN THE
COUNTY OF KLAMATH, STATE OF 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:
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: 12/22/1997By: Jeannine Barck

Jeannine Barck
 Assistant Secretary

By: Jennifer Childers

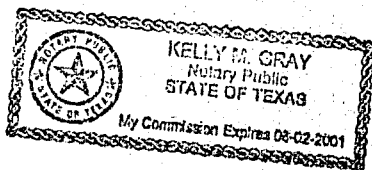
Jennifer Childers
 Assistant Secretary

STATE OF TEXAS)
 COUNTY OF COLLIN)

On 12/22/1997, Kelly M. Gray personally appeared before me Jeannine Barck and Jennifer Childers who being duly sworn did say, each for himself that s/he, the said Jeannine Barck is the Assistant Secretary and s/he the said Jennifer Childers 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 Jeannine Barck and Jennifer Childers 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 8th day of January A.D., 1998
 at 3:48 o'clock P. M. and duly recorded
 in Vol. M98 of Mortgages Page 611

Bernetha G. Letsch, County Clerk

Fee, \$10.00

Deputy.

Prepared by Betty Taylor
 CHL Loan # 9610822