

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

DAVID VAN VLECK
601 Country Club Rd#106
Eugene, OR 97401

SUBSTITUTION OF TRUSTEE

Norwest Mortgage Inc. #9797741 "VAN VLECK" Lender ID: 503012/0008173247 Klamath, Oregon
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: DAVID A. VAN VLECK AND CARI A. VAN VLECK, HUSBAND AND WIFE
Original Beneficiary: DIRECTORS MORTGAGE LOAN CORPORATION, A CA CORP
Original Trustee: FIRST AMERICAN TITLE INS. CO. OF OREGON,
Dated: 05/02/94
Recorded on 05/06/94 as Instrument No. 80597 Book M94, Page 14376,
In the County of KLAMATH, State of OREGON

Property Address: 4213 Pepperwood Dr, 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 S.W. 5TH AVE SUITE 1660, PORTLAND, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

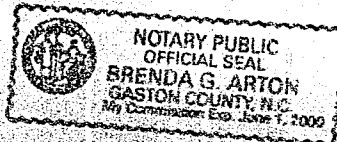
Norwest Mortgage Inc. Successor by Merger
Directors Mortgage Loan Corporation
On December 24, 1997

By: [Signature]
JOAN E. JOYNER, ASST. VICE
PRESIDENT

STATE OF North Carolina
COUNTY OF Gaston

ON December 24, 1997, before me, Brenda G. Arton, a Notary Public in and for the County of Gaston County, State of North Carolina, personally appeared JOAN E. JOYNER, ASST. 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.

[Signature]
Brenda G. Arton
Notary Expires: 06/01/2000



(This area for notarial seal)

Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
CUG-12871216-0013 OR KLAMA KLAMATH OR BAT: 19331/9797741 R00RSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Forrest N.A. Bacci the 28th day
of January A.D. 19 98 at 11:43 o'clock AM, and duly recorded in Vol M98
of Mortgages on Page 2688

FEE \$10.00

By [Signature] Berntha G. Lorch, County Clerk