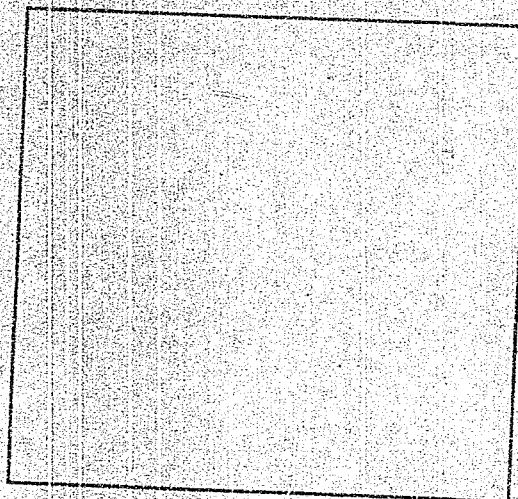


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After recording return to:
Melissa G. Tervet
PRESTON GATES & ELLIS, LLP
5000 Columbia Center, 701 Fifth Avenue
Seattle, WA 98104

ATC 04047178

APPOINTMENT OF SUCCESSOR TRUSTEE

PGE Client-Matter Number: 17183-40336

KNOW ALL MEN BY THESE PRESENTS, that Michael P. Anderson and Robbin E. Anderson,
is the grantor(s), and Aspen Title & Escrow, Inc. is the trustee,
and Countrywide Home Loans, Inc. is the beneficiary under that
certain trust deed dated 07/22/97, and recorded on 07/30/97 in Book M-97, Page 24368
of the Mortgage Records of Klamath County, Oregon.

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints Lucy E. Kivel, an attorney who is an active member of the Oregon State Bar, whose address is 5000 Columbia Center, 701 Fifth Avenue, Seattle, Washington, 98104, as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED 2-3, 1998.

Countryside Home Loans, Inc.

Jeannette Grodsky

STATE OF CALIFORNIA)

) ss.

County of VENTURA)

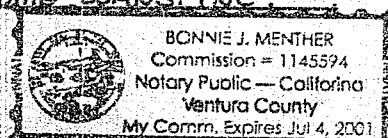
This instrument was acknowledged before me on 2-3, 1998, by JEANNETTE GRODSKY as VICE PRESIDENT of COUNTRYSIDE HOME LOANS, INC.

Bonnie J. Menther

Notary Public for CALIFORNIA

My commission expires:

(SEAL)



APPOINTMENT OF SUCCESSOR TRUSTEE	
RE: Trust Deed from	
To	
	Lucy E. Kivel, Trustee

STATE OF OREGON, COUNTY OF KLAMATH : ss.

Filed for record at request of Aspen Title & Escrow the 9th day of February A.D., 1998 at 3:03 o'clock P. M., and duly recorded in Vol. M98 of Mortgages on Page 4167

FEE \$15.00

By Bernetha G. Letsch, County Clerk