

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

TODD SCHROEDER
6603 Appaloosa Ct
Klamath Falls, OR 97603

SUBSTITUTION OF TRUSTEE

Norwest Mortgage Inc. #:6668362 "SCHROEDER" Lender ID:705013/0755307135 Klamath, Oregon
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: TODD J. SCHROEDER, AND VICKI L. SCHROEDER HUSBAND AND WIFE
Original Beneficiary: DIRECTORS MORTGAGE LOAN CORPORATION A CALIFORNIA CORP
Original Trustee: FIRST AMERICAN TITLE INS. CO. OF OR, AN OR CORP.
Dated: 02/22/94
Recorded on 03/02/94 as Instrument No. 76948 Book M94, Page 6567,
in the County of KLAMATH, State of OREGON

Property Address: 701 California Ave., Klamath Falls, OR, 97601

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.

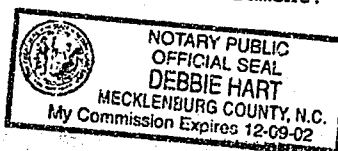
Norwest Mortgage Inc. Successor by Merger
Directors Mortgage Loan Corporation
On January 27, 1998

By: Jana E. Keiser
JANA E. KEISER, ASST. VICE
PRESIDENT

STATE OF North Carolina
COUNTY OF Mecklenburg

ON January 27, 1998, before me, Debbie Hart, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared JANA E. KEISER, 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.

Debbie Hart
Debbie Hart
Notary Expires: 12/09/2002



(This area for notarial seal)
Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
LAJ-19980127-0044 ORKLAMA KLAMATH OR BAT: 16002/6668332 KXGRSUB1

STATE OF OREGON, COUNTY OF KLAMATH: ss.

Filed for record at request of _____
of February A.D., 1998 at 1:18 o'clock P. M., and duly recorded in Vol. 1998
of Mortgages on Page 5352

FEE \$10.00

By Bernetha G. Letsch, County Clerk