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WHEN RECORDED MAIL TO

Name: ALBERT D BRENNAN AND

LORAINE E BRENNAN

Address: 3949 RIO VISTA WAY

KLAMATH FALLS, OR 97603

SUBSTITUTION OF TRUSTEE

WHEREAS, ALBERT D BRENNAN AND LORAINE E BRENNAN was the original Trustor, STEWART TITLE OF OREGON as the original Trustee, and COUNTRYWIDE HOME LOANS, INC. was the original Beneficiary under that certain Deed of Trust dated 07/19/96 and recorded on 07/30/96, in Book 96, Page 22945, Document # 22260 of Official Records of KLAMATH County, State of OREGON and covering the following described property:

Assigned

Date: 06/21/1996 Inst #: 0027819 Book: 3162

Page: 0006

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:

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes plural.

Countrywide Home Loans, Ind. (1ka) Countrywide Funding Corporation)

Dated: 01/22/1998

Jeannine Barck Assistant Secretary

Jennife Childers Assistant Secretary

STATE OF TEXAS COUNTY OF COLLIN

On 01/22/1998, David Mikus 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: 12/01/1998

kty Collinission expires. 12/01/12

STATE OF OREGON, County of Klamath ss.

Filed for record at request of:

on this 16th day of March A.D., 1998

at 2:41 o'clock P M and thily recorded in Vol. M98 of Mortgaffes Page 8404

Bernetha G. Letsch, County Clerk

Fee, \$10.00 Dep

David Mikus Notary Public,

(Residing at COLLIN, TEXAS)

DAVID MIKUS
Notary Public
STATE OF TEXAS

My Commission Expires 12-01-98

CHL Loan #: 1932217