

Loan Number 04367486-210240ATE 02047283

SUBSTITUTION OF TRUSTEE

The undersigned FORD HOUSING FINANCE SERVICES, as the owner and holder of the Note secured by Deed of Trust dated 3/5/94, made by Robert P Beaman and Joni Lee Beaman, husband and wife, Trustor(s), to Trustee, for Chris A Peirson, FORD HOUSING FINANCE SERVICES, Beneficiary, which Deed of Trust was recorded at Klamath, as Instrument/File No. 77415, in Book, Reel, Volume, Docket M94, Page/Inage 7582 Official Record of County, Oregon, hereby substitutes Ford Consumer Finance Co, Inc under said Deed of Trust.

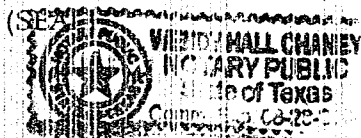
ASSOCIATES HOUSING FINANCE
SUCCESSOR IN INTEREST TO
FORD CONSUMER FINANCE COMPANY,

By: Myra I. Washington

STATE OF TEXAS}

COUNTY OF DALLAS} :

On 4/9/98, before me, Wendy Hall Chaney, a Notary Public, in and for Dallas County, State of Texas, said County and State, personally appeared Myra I. Washington, 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 their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



Wendy Hall Chaney
Notary Public

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 4th day
of May A.D., 19 98 at 3:50 o'clock P.M., and duly recorded in Vol. M98
of Mortgages on Page 14979

FEE \$10.00

By Bernetha G. Letsch, County Clerk