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WHEN RECORDED MAIL TO

Name: VOLLY E MILLER
 Address: 3430 BISBEE ST
KLAMATH FALLS OR 97603

SUBSTITUTION OF TRUSTEE
mt 44367-mg

WHEREAS, VOLLY E MILLER AND BENITA L MILLER HUSBAND AND WIFE was the original Trustor, FIRST AMERICAN TITLE as the original Trustee, and DIRECTORS MORTGAGE was the original Beneficiary under that certain Deed of Trust dated 12/03/1993 and recorded on 12/03/1993, in Book M93, Page 32100, Document # 72229 of Official Records of Klamath County, State of Oregon and covering the following described property:

Assigned

Date: 10/17/1996
 Inst #: 26899
 Book: M96
 Page: 32886

AS DESCRIBED IN SAID DOT

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:
AMERITITLE

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

Countrywide Home Loans, Inc. (fka.
Countrywide Funding Corporation)

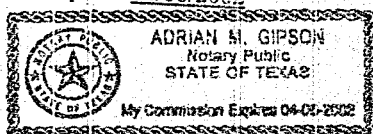
Dated: 05/20/1998

By: [Signature]
Nicholas Garcia
Assistant Secretary

By: [Signature]
Calvin Norman
Assistant Secretary

STATE OF TEXAS)
 COUNTY OF COLLIN)

On 05/20/1998, Adrian M. Gipson personally appeared before me Nicholas Garcia and Calvin Norman who being duly sworn did say, each for himself that s/he, the said Nicholas Garcia is the Assistant Secretary and s/he the said Calvin Norman 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 Nicholas Garcia and Calvin Norman 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: 04/06/2002

[Signature]
Adrian M. Gipson
Notary Public,
(Residing at COLLIN, TEXAS)

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

Amerititle

on this 5th day of June A.D., 1998
 at 3:34 o'clock P. M. and duly recorded
 in Vol. M98 of Mortgages Page 19360

Bernetha G. Letsch, County Clerk

By [Signature]

Fee, \$10.00

Deputy.

Prepared by Anthony Bolton
 2274155