

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

SHIRLEY MURPHY
4712 Hope St
Klamath Falls, OR 97603

SUBSTITUTION OF TRUSTEE

Norwest Mortgage Inc. #:7031605 "MURPHY" Lender ID:631468/1683774007 Klamath, Oregon

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: SHIRLEY F. MURPHY, AN UNMARRIED WOMAN AND BOBBI R. CHAPPELL AN UNMARRIED WOMAN

Original Beneficiary: NORWEST MORTGAGE, INC., A CALIFORNIA CORPORATION, DBA DIRECTORS MORTGAGE LOAN CORPORATION

Original Trustee: FIRST ~~American~~ Title Insurance Company of Oregon

Dated: 10/25/95

Recorded on 10/30/95 as Instrument No. ~~6000~~ Book 95, Page 29612,

In the County of KLAMATH, State of OREGON

Property Address: 4712 Hope St, Klamath Falls, OR, 97603

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.

On May 21, 1998

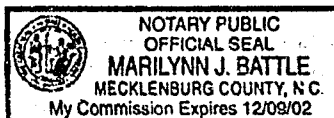
By: 

LINDA D. THOMPSON, ASST. VICE
PRESIDENT

STATE OF North Carolina
COUNTY OF Mecklenburg

ON May 21, 1998, before me, MARILYNN J. BATTLE, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared LINDA D. THOMPSON, 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.


MARILYNN J. BATTLE
Notary Expires: 12/09/2002



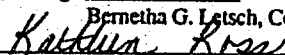
Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217

LAJ-19980520-0052 OR KLAMA KLAMATH OR BAT: 16002/7031605 KXCRSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of NORWEST MTC the 25TH day
of JUNE A.D., 19 98 at 9:37 o'clock A M., and duly recorded in Vol. M98,
of MORTGAGES on Page 22194.

FEE \$10.00

By  Bernetha G. Letsch, County Clerk