

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

JOHN POWELL
3532 Remington Lane
Leavenworth, KS 66048

SUBSTITUTION OF TRUSTEE

Norwest Mortgage Inc. #6370175 "POWELL" Lender ID:705013/0713224207 Klamath, Oregon
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: JOHN W. POWELL AND SUSAN G. POWELL, HUSBAND AND WIFE
Original Beneficiary: DIRECTORS MORTGAGE LOAN CORPORATION, A CA CORP
Original Trustee: FIRST AMERICAN TITLE INS. CO. OF OREGON
Dated: 09/28/93
Recorded on 10/05/93 as Instrument No. 69191 Book M93, Page 25798,
In the County of KLAMATH, State of OREGON

Property Address: 6341 Elder Way, Klamath Fls, 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.

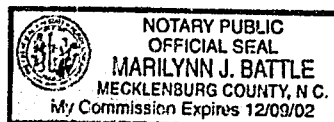
Norwest Mortgage Inc. Successor by Merger
Directors Mortgage Loan Corporation
On May 26, 1998

By: [Signature]
LINDA D. THOMPSON, ASST. VICE
PRESIDENT

STATE OF North Carolina
COUNTY OF Mecklenburg

ON May 26, 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.

[Signature]
MARILYNN J. BATTLE
Notary Expires: 12/09/2002



Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
CKG-19980526-0002 OR KLAMA KLAMATH OR BAT: 21931/6370175 KXORSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of NORWEST MTGE 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 22196

FEE \$10.00

By [Signature] Bernetha G. Letsch, County Clerk

10-26