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Vol. M98 Page 23977

AFTER RECORDING MAIL TO:

KIMBERLY T LONG
5843 MACK AVE
KLAMATH FALLS OR 97603-7025

K-52325
APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL BY THESE PRESENTS:

KIMBERLY T LONG

is the Trustor

U.S. BANK OF WASHINGTON
is the Trustee and

U.S. BANCORP MORTGAGE COMPANY

is the Beneficiary,

under that certain Trust Deed dated OCTOBER 14TH, 1991 and recorded on OCTOBER 17TH, 1991, in Book M91, at Page 21736, as Entry No. , of the records of the County of KLAMATH, State of OREGON, as to the following described property:

LOT 4 OF POOLE HOME SITES, ACCRODING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

The undersigned, which is present Beneficiary under said Trust Deed desires to appoint a new Trustee in the place and stead of the Trustee above named.

The undersigned hereby appoints
First American Title Ins. Co
whose address is
as Successor Trustee, effective forthwith.

WITNESS the hand of said Beneficiary, on JUNE 30, 1998.

HomeSide Lending, Inc.
successor by merger to
BancPLUS Mortgage Corp.

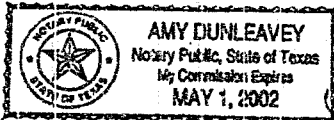


By: [Signature]
J. B. KERNS, VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

On JUNE 30, 1998, personally appeared before me J. B. KERNS, who being by me duly sworn did say that he/she, the said J. B. KERNS, is the VICE PRESIDENT of HomeSide Lending, Inc. and that the within instrument was signed in behalf of said corporation by authority of a resolution of its board of directors and said J. B. KERNS duly acknowledged to me that said corporation executed the same.



[Signature]
Notary Public

Commission Expires:

Loan Number: 10770919
FIFD: 98-06-18
PF86 - 042298KT - 6017

Investor Number: 10770919
Tax ID Number: 509092
Requested By: N NEIDERT

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of First American Title the 7th day,
of July A.D., 19 98 at 3:32 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 23977.

FEE \$10.00

By [Signature]
Bernetha G. Letsch, County Clerk