

After Responding Return To:
 Washington Mutual Bank
 ATTN: Loan Servicing SAS 0307
 P.O. Box 91006
 Seattle, WA 98111

Re with 575762

LOAN NUMBER: 773400/REN

SUBSTITUTION OF TRUSTEE

NOTICES IS HEREBY GIVEN: That the Undersigned current Beneficiary desires to substitute a new Trustee under the Deed of Trust hereinafter referred to in the place and stead of the present Trustee thereunder, in the manner in said Deed of Trust Provided, and does hereby substitute:

David M. Hubert, CSEA #84265, c/o
 T.D. Service Company
 1750 N. Fourth Street, Suite 800
 Santa Ana, CA 92701

MOUNTAIN TITLE COMPANY was the original Trustee in the Deed of Trust hereinafter described:

TRUSTOR: WILLIAM E AND SUSAN L NIDVER, ORIGINAL BENEFICIARY: PACIFIC FIRST BANK, recorded JUNE 9, 1992, as Instrument No. 4587, in Book 92, Pages 12460, of Official records in the office of the Recorder of KLAMATH County, State of OR.

DATED: 10 day of JUNE, 1998

TO PACIFIC FIRST BANK

WASHINGTON MUTUAL BANK SUCCESSOR IN INTEREST
 (Current Beneficiary)

By: Adella J. Granger
ADELLA J GRANGER, ASSISTANT VICE PRESIDENT

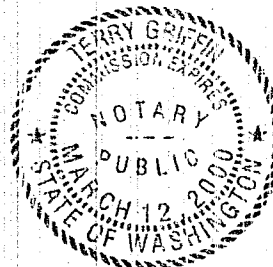
STATE OF WASHINGTON) ss.
 COUNTY OF KING)

On this 10 day of JUNE, 1998 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared ADELLA J GRANGER, to me known to be the ASSISTANT VICE PRESIDENT, of WASHINGTON MUTUAL BANK, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that said individual is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

Terry Griffin
TERRY GRIFFIN

Notary Public in and for the State of WA, residing at FEDERAL WAY.
 My appointment expires on 03/12/2000



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Washington Mutual the 12th day
 of August A.D., 19 98 at 3:00 o'clock P. M., and duly recorded in Vol. 1198,
 of Mortgages on Page 29650.

FEE \$10.00

By: Bernice G. Letsch, County Clerk