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APPOINTMENT OF SUCCESSOR TRUSTEE

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KNOW ALL MEN BY THESE PRESENTS, that Michael Huskey and Birgit C. Huskey, as tenants by the entirety is the grantor, and Amerititle is the trustee, and Associates Financial Services Company of Oregon, Inc. is the beneficiary under that certain trust deed dated October 11, 1996 and recorded on October 16, 1996 in book/reel/volume No. M-96 at page 32791, or as Recorder Fee No. 26858 of the Mortgage Records of Klamath County, Oregon.

The undersigned, who is the present beneficiary under said trust deed, desires to appoint a new trustee in the place and stead of the original trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints Paul S. Cosgrove, whose address is Suite 3400, 1300 SW Fifth, Portland, Oregon 97201, as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED: September 3, 1998.

ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC.

By: Marsha Fogle

Marsha Fogle

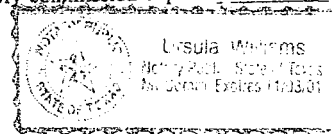
Title: Operations Vice President

STATE OF TEXAS, County of Dallas) ss.

This instrument was acknowledged before me on September 3, 1998, by Marsha Fogle, Operations Vice President of Associates Financial Services Company of Oregon, Inc.

Ursula Williams
Notary Public for Texas

My commission expires



APPOINTMENT OF SUCCESSOR TRUSTEE

RE: Trust Deed from

Michael Huskey

Grantor

to

Amerititle

Trustee

AFTER RECORDING RETURN TO

Paul S. Cosgrove, Esq.
Lindsay, Hart, Neil & Weigler, LLP
Suite 3400
1300 SW Fifth Avenue
Portland, OR 97201-5696

STATE OF OREGON,)

) ss.

County of Klamath

I certify that the within instrument was received for record on September 10, 1998, at 3:49 o'clock P.M., and recorded in book/reel/volume No. M98 on page 33504 or as fee/file/instrument/microfilm/reception No. 66098. Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Bernetha G. Letsch, Co. Clerk

NAME

TITLE

By Lauren J. Mullins, Deputy

Fee \$10.00

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