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Vol. M98 Page 34218Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

Kevin Palmer
6727 Amber Ave
Klamath Falls, OR 97603

SEP 17 P2:08

SUBSTITUTION OF TRUSTEENorwest Mortgage, Inc. - Charlotte #:9773118 "PALMER" Lender ID:631398/1662867299 Klamath, Oregon
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:Original Trustor: KEVIN G. PALMER AND PAMELA M. PALMER,
Original Beneficiary: DIRECTOR'S MORTGAGE LOAN CORP. A CA. CORP...
Original Trustee: FIRST AMER TITLE INS CO, A OR CORP
Dated: 02/22/95
Recorded on 03/10/95 as Instrument No. Book M95, Page 5433,
In the County of KLAMATH, State of OREGON

Property Address: 6727 Amber Avenue, 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 SOUTHWEST 5TH AVENUE SUITE 1660, PORTLAND, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

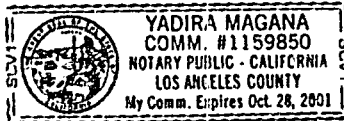
Norwest Mortgage Inc. Successor by Merger
Directors Mortgage Loan Corporation
On August 18, 1998By: Shannon Schaffner

SHANNON SCHAFFNER, VICE PRESIDENT

STATE OF California
COUNTY OF Los Angeles

ON August 18, 1998, before me, Yadira Magana, a Notary Public in and for Los Angeles County, in the State of California, personally appeared Shannon Schaffner, 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.

WITNESS my hand and official seal,

Yadira Magana
Yadira Magana
Notary Expires: 10/28/2001ARC, 25600 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1342
SCR-19500814-0054 OR KLAMA KLAMATH OR BAT: 16300/9773118 NOTORSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of American Recon. Corp. the 17th day
of September A.D., 19 98 at 3:08 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 34218

FEE \$10.00

By Bernetha G. Letsch, County Clerk
Kathleen R. Raza

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