

Recording Requested By:
Wilshire Credit Corporation

When Recorded Return To:

First American Title Ins Co
P.O. Box 151
Klamath Falls, OR 97601-

K-32338
SUBSTITUTION OF TRUSTEE

Wilshire Financial #:711887 "Aspell" Lender ID/ Escrow/Title:K52535D Klamath, Oregon

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: TERRY L. HOWARD AND JOHN W. WILLIAMS, AS TENANTS IN COMMON
Original Beneficiary: PRUDENTIAL BANK, F.S.B.
Original Trustee: STEWART TITLE OF OREGON, INC.
Dated: 09/23/86
Recorded on 09/25/86 as Instrument No. 66396 Book M86, Page 17405,
In the County of KLAMATH, State of OREGON

Note Modification or Extension Recorded 02/28/91 as Instrument No. 26424 in Book M91 Page 3703. RERECORDED 03/19/91 as Instrument/Document No. 27118 Book M91 Page 4910

Property Address: Intersection of the centerlines of Dahlia Street and Clover Street, Klamath Falls, OR,

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 FIRST BANK OF BEVERLY HILLS, FSB whose address is 1776 SW MADISON, PORTLAND, OR 97205 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

First Bank of Beverly Hills, FSB
On September 15, 1998

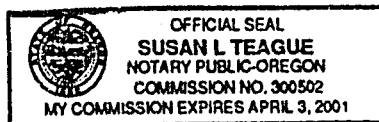
By: Diann M. Owen
DIANN M. OWEN, ASST. VICE-PRESIDENT



STATE OF Oregon
COUNTY OF Multnomah

On 9-15-98, before me, Susan L Teague, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared Diann M. Owen, Asst. Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name 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.

Susan L Teague
Susan L Teague
Notary Expires: 04/03/2001 #300502



(This area for notarial seal)
Wilshire Credit Corporation, P.O. BOX 8517, Portland, OR 97207-8517
SLT-19980915-0009 ORKLAMA KLAMATH OR BAT: 1651/711887 KXORSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of First American Title the 22nd day
of September A.D., 19 98 at 3:04 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 34713.

FEE \$10.00

Bernetha G. Letsch, County Clerk
By Kathleen G. Letts