

AFTER RECORDING RETURN TO:  
First Union  
P.O. Box 50010  
Roanoke, VA 24040

98 SEP 23 P 1:07

## SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN, that FORREST N.A. BACCI is hereby appointed Successor Trustee under that certain written Trust Deed dated April 4, 1996 executed by Theodosia RIKE-WATSON And Robert Charles Watson as Trustees in which Fidelity National appears as TRUSTEE (And has ceased to act as trustee by reason of Resignation) and filed for record in the County recorder of Klamath County, Oregon on April 10, 1996 Entry No. Doc 16251 in Book M96 at Page 10104 of Official Records.

Original Beneficiary - First Union Home Equity Bank N.A.  
First Union Home Equity Bank, N. A.

By: Lisa Barksdale  
Lisa Barksdale, Assistant Secretary

By: J. Christopher Eddy  
J. Christopher Eddy, Assistant Secretary

STATE OF VIRGINIA )

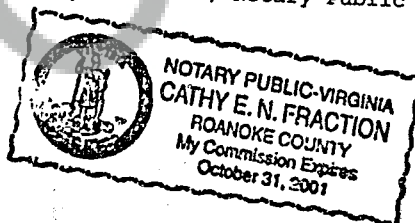
COUNTY OF ROANOKE )

On this August 24, 1998 personally appeared before me J. Christopher Eddy, who being by me duly sworn, did say that he/she is the Assistant Secretary of First Union National Bank and that the above instrument was signed in behalf of said corporation by authority of a resolution of it's Board of Directors, and the aforesaid officer acknowledged to me that said corporation executed the same.

Cathy E. N. Fraction  
Cathy E. N. Fraction, Notary Public

Commission expires:  
Residing in Roanoke County

LOAN# 2481026334



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of \_\_\_\_\_ the \_\_\_\_\_ day  
of Sept A.D., 19 98 at 1:07 o'clock P M., and duly recorded in Vol. M98  
of Mortgages on Page 34871.

FEE \$10.00

Bernetha G. Letsch, County Clerk  
By Kathleen Brea