98 SEP 30 P2:39

Colorado Springs, CD 20949-9669 Attn: Ann Gladstone

SUBSTITUTION OF TRUSTEE K52382

WHEREAS, Lori A James were the original Trustors Norwest Bank Colorado, National Association was the original Trustee and NORWEST BANK COLORADO, N.A. was the original beneficiary under that certain Deed of Trust dated August 21, 1995, and recorded on October 17, 1996, as Auditor's File No. 26893 and recorded in Volume M96 of Mortgages, at pages 32866 of Klamath County, Oregon, and

LOT 29 IN BLOCK 21, OREGON SHORES SUBDIVISION UNIT 2, TRACT 113, ACCORDING TO THE OFFICE PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and

NOW, THEREFORE, the undersigned hereby substitutes Chicago Title Insurance Company, an Oregon corporation, whose home office address is 1800 S.W. In Avenue, Suite 150, Portland, OR 97201, as

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the

Dated: July 13, 1998

NORWEST BANK COLORADO, NA BENEFICIARY AND TRUSTEE

Brenda R. Grabouski, Office

STATE OF

COLORADO

County of

EL PASO

On the 13th day of July, 1998 personally appeared before me Tracy Rufenacht, and Brenda R. Grabouski, who being by me duly swom did say, each for hiruself, that he the said Tracy Rusenacht is the VICE President, and she, the said Brenda R. Grabouski, is an Officer of Norwest Bank Colorado, NA, and that the within and foregoing instrument was signed in behalf of said corporation by authority of a Brenda R. Grabouski e and that the seal affixed is the seal affixe resolution of its Board of Directors, and said Tracy Rufenacht and Brenda R. Grabouski each duly ONE ONE acknowledged to me that said corporation executed the damp, and that the seal affixed is the seal of said corporation.

My commission expires: April 15, 2003

Residing at: Colorado Springs, CO

STATE OF OREGON: COUNTY OF KLAMATH: ss.

O NA POOR Filed for record at request of ___ First American Title September A.D., 19 98 at 2:39 o'clock P M., and duly recorded in Vol. M98 on Page _35965 Bernetha GoLetsch, County Clerk
By Kattlum Stran \$10.00