

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

SUSAN ERWIN
1124 California Ave
Klamath Falls, OR 97601

SUBSTITUTION OF TRUSTEE

Norwest Mortgage Inc. #7031631 "ERWIN" Lender ID:631542/1663926331 Klamath, Oregon

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

Original Trustor: SUSAN A. ERWIN, A SINGLE WOMAN
Original Beneficiary: NORWEST MORTGAGE, INC., A CALIFORNIA CORPORATION, DBA DIRECTORS MORTGAGE LOAN CORPORATION
Original Trustee: FIRST AMERICAN TITLE Insurance Company of Oregon, an Oregon corporation
Dated: 12/12/95
Recorded on 12/20/95 as Instrument No. 10884 Book M95, Page 34726,
In the County of KLAMATH, State of OREGON

Property Address: 1124 California Ave, Klamath Falls, OR, 97601

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 S.W. 5TH AVE 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.
On August 31, 1998

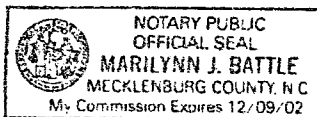
By: Jana E. Keiser

JANA E. KEISER, ASST. VICE
PRESIDENT

STATE OF North Carolina
COUNTY OF Mecklenburg

ON August 31, 1998, before me, MARILYNN J. BATTLE, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared JANA E. KEISER, ASST. 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.

Marilynn J. Battle
Marilynn J. Battle
Notary Expires: 12/09/2002



Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
SVT-19880623-0054 OR KLAMA KLAMATH CR BAT: 100459/7031631 KKDRSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Norwest Mortgage Inc. the 5th day
of October A.D., 19 98 at 1:41 o'clock P.M., and duly recorded in Vol. M98
of Mortgages on Page 36565

FEE \$10.00

By Bernetha G. Letsch, County Clerk