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Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

James Hamilton
1121 Pacific Terrace
Klamath Falls, OR 97601

SUBSTITUTION OF TRUSTEE

Norwest Mortgage, Inc. - Charlotte #7031572 ^{Hamilton} Lender ID: 503100/ Klamath, Oregon

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

Original Trustor: JAMES BARTIN ^{Hamilton} HAMILTON,
Original Beneficiary: NORWEST ^{Hamilton} MORTGAGE, INC.
Original Trustee: CHICAGO TITLE

Dated: 11/13/95

Recorded on 11/13/95 as Instrument No. Book M95, Page 30793,
In the County of KLAMATH, State of OREGON

Assessor's/Tax ID No.: R217740

Property Address: 1121 Pacific Terrace, 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 PORREST N.A. BACCI whose address is 1001 SOUTHWEST FIFTH 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 September 15, 1998

By Shannon Schaffner

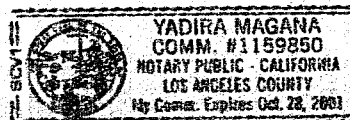
SHANNON SCHAFFNER, VICE PRESIDENT

STATE OF California
COUNTY OF Los Angeles

ON September 15, 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
Notary Expires: 10/28/2001



ARC, 25600 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1342
SMP 1960315-027 OK KLAMATH OR BAT: 18303/7031572 KIOR31R11

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of American Recon. Corp. the 21st day
of October A.D. 19 98 at 10:26 clock AM, and duly recorded in Vol. M98
of Mortgages on Page 38478

FEE \$10.00

By Bernetha G. Latsch County Clerk