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Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

WILLIAM TOSCHIK
16809 Freight Rd Ln
Klamath Falls, OR 97601

SUBSTITUTION OF TRUSTEE



Norwest Mortgage Inc. #7031590 "TOSCHIK" Lender ID:503082/0007031590 Klamath, Oregon

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

Original Trustor: WILLIAM T. TOSCHIK AND BRENDA S. TOSCHIK,
Original Beneficiary: NORWEST MORTGAGE, INC.
Original Trustee: NORWEST MORTGAGE, INC.
Dated: 10/10/95
Recorded on 10/10/95 as Instrument No. M95-27206
In the County of KLAMATH, State of OREGON

Property Address: 16809 Freight Rd Ln, Klamath Fal, 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 September 28, 1998

By: [Signature]

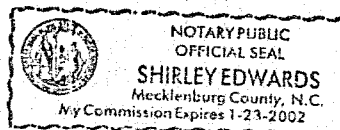
JANA E. KEISER, ASST. VICE
PRESIDENT

STATE OF North Carolina
COUNTY OF Mecklenburg

On September 28, 1998, before me, Shirley Edwards, 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.

[Signature]
Shirley Edwards

Notary Expires: 01/23/2002



Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217

REG-1998-0928-0015 OR KLAMA KLAMATH OR BAT: 100598/7031590 KXOF-SUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Norwest Mortgages Inc. the 30th day
of October A.D. 19 98 at 11:57 o'clock A. M., and duly recorded in Vol. M98
of Mortgages on Page 39866

FEE \$10.00

By [Signature] Bernetha G. Letsch, County Clerk

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