

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

RICHARD MONTAGUE
2030 Eldorado Blvd
Klamath Falls, OR 97601

SUBSTITUTION OF TRUSTEE

Norwest Mortgage Inc. #6667570 "MONTAGUE" Lender ID:705013/0751201065 Klamath, Oregon

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

Original Trustor: RICHARD C. MONTAGUE, AND SANDRA D. MONTAGUE HUSBAND AND WIFE
Original Beneficiary: DIRECTORS MORTGAGE LOAN CORPORATION, A CALIFORNIA CORPORATION

Original Trustee: FIRST AMERICAN TITLE INS. CO. OF OREGON, *a n Oregon Corp*
Dated: 12/07/93

Recorded on 12/20/93 as Instrument No. 73053 Book M93, Page 33920,
In the County of KLAMATH, State of OREGON

Property/ Address: 2030 Eldorado Blvd, 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.

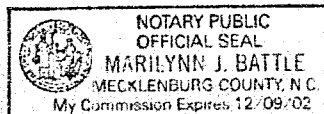
Norwest Mortgage Inc. Successor by Merger
Directors Mortgage Loan Corporation
On September 22, 1998

By: *[Signature]*
LINDA D. THOMPSON, ASST. VICE
PRESIDENT

STATE OF North Carolina
COUNTY OF Mecklenburg

ON September 22, 1998, before me, MARILYNN J. BATTLE, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared LINDA D. THOMPSON, 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]
Marilynn J. Battle
Notary Expires: 12/09/2002



Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
LAJ-19980822-0030 ORKLAMA KLAMATH CR BAT 160026687570-KXCRSUB1

STATE OF OREGON; COUNTY OF KLAMATH: ss.

Filed for record at request of Norwest Mortgage 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 39868

FEE \$10.00

By *[Signature]* Bernetha G. Letsch, County Clerk