

Recording Requested By:  
American Reconveyance Corporation

When Recorded Return To:

Virginia Cummings  
310 Pacific Terrace  
Klamath Falls, OR 97601

**SUBSTITUTION OF TRUSTEE**

Norwest Mortgage, Inc. - Charlotte #7031565 "CUMMINGS" Lender ID:705013/ Klamath, Oregon  
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: VIRGINIA L CUMMINGS,  
Original Beneficiary: NORWEST MORTGAGE, INC.  
Original Trustee: OREGON TITLE COMPANY  
Dated: 09/08/95  
Recorded on 09/08/95 as Instrument No. M-9524395  
In the County of KLAMATH, State of OREGON

Property Address: 310 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 FORREST 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 24, 1998

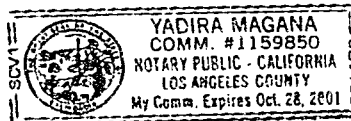
By: Lisa McDowell  
LISA MCDOWELL, VICE PRESIDENT

STATE OF California  
COUNTY OF Los Angeles

ON September 24, 1998, before me, Yadira Magana, a Notary Public in and for Los Angeles County, in the State of California, personally appeared Lisa McDowell, 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  
AEC\*19980924-0004, OR KLA WA KLA MATH OR BAT: 99593/7031565 KXORSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of American Reconveyance the 13th day  
of Nov A.D. 19 98 at 11:50 o'clock AM, and duly recorded in Vol. M98  
of Mortgages on Page 41469

FEE \$10.00

By Bernetha G. Letsch County Clerk  
Kathleen Rossi