

Recording Requested By:
City Mortgage Services

When Recorded Return To:

City Mortgage Services
25 Gateway Road
P.O. Box 7058
Cross Lanes, WV 25356-9903

SUBSTITUTION OF TRUSTEE

City Mortgage Services #9202000144 "BORROR" Lender ID/ Klamath, Oregon

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

Original Trustor: JAMES A BORROR, DONNA BORROR AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY

Original Beneficiary: FIRST ALLEGIANCE FINANCIAL CORPORATION

Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY

Dated: 09/24/97

Recorded on 10/10/97 as Instrument No. 107-35555 Book M97, Page 33515
In the County of KLAMATH, State of OREGON

Property Address: 6015 ONYX, KLAMATH FALLS, OR, 97603

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 SW 5TH AVENUE SUITE 1660, PORTLAND, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

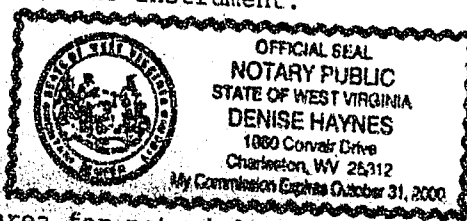
City National Bank
On September 30, 1998

By: [Signature]
A. LAWRENCE CRIMMINS, JR.,
EXECUTIVE VICE PRESIDENT/CFO

STATE OF West Virginia
COUNTY OF Kanawha

ON September 30, 1998, before me, DENISE HAYNES, a Notary Public in and for the County of Kanawha, State of West Virginia, personally appeared A. LAWRENCE CRIMMINS, JR., EXECUTIVE VICE PRESIDENT/CFO, 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.

Denise Haynes
DENISE HAYNES
Notary Expires: 10/31/2000



(This area for notarial seal)
City Mortgage Services, 25 Gateway Road P.O. Box 7058, Cross Lanes, WV 25356
YME-19980930-0055 ORKLAMA KLAMATH OR BAT: 2801/9202000144 KXGRSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of City Mortgage Services the 4th day
of December A.D., 19 98 at 3:48 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 44484

FEE \$10.00

By Bernetha G. Letsch, County Clerk