

Recording Requested By:
Norwest Home Improvement, Inc.

When Recorded Return To:

Howard Mueller
9718 Howard Ln
Klamath Falls, Or 97601

SUBSTITUTION OF TRUSTEE

Norwest Home Improvement, Inc. #:1029009338 "MUELLER" Lender ID:851/009/0070009580 Klamath, Oregon

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

Original Trustor: HOWARD R. MUELLER/CYNTHIA R. MUELLER,

Original Beneficiary: SOUND HOME IMPROVEMENT COMPANY

Original Trustee: ASPEN TITLE & ESCROW, INC.

Dated: 09/11/94

Recorded on 10/06/94 as Instrument No. 89274 Book M94, Page 31311,
In the County of KLAMATH, State of OREGON

Property Address: 9718 Howard Ln, 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. FIFTH 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.

America's Servicing Company as Attorney in
Fact for AmerUs Bank as successor to Midland
Savings Bank F.S.B.

On November 20, 1998

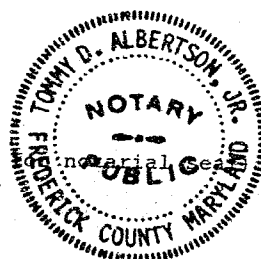
By: Suzy Bailey
SUZY BAILER, SERVICING OFFICER

STATE OF Maryland
COUNTY OF Frederick

ON 11/20/98, before me, Tommy D. Albertson, Jr., a Notary Public in and for Frederick County, in the State of Maryland, personally appeared Suzy Bailey, Servicing Officer who acknowledged himself/herself to be the aforesaid officer of the above corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein.

Tommy D. Albertson, Jr.
Tommy D. Albertson, Jr.
Notary Expires: 11/01/2001

(This area
ASC, 7495 New Horizon Way, Frederick, MD, 21703, (300)662-3806
JTH-19981119-0012 ORIG. AMA KLAMATH OR BAT. 100793/1028009338 KXORSUB1



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Norwest Home Improvement the 15th day
of December A.D. 19 98 at 10:58 o'clock A. M., and duly recorded in Vol. M98
of Mortgages on Page 45761

FEE \$10.00

By Bernetha G. Letsch, County Clerk
Kathleen Ross

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