

After Recording Mail To:
JOHN M HAMMERS
BRENDA JEAN HAMMERS
32602 MOUNTAIN LAKES DR
KLAMATH FALLS, OR 97601

MT46208-KR

SUBSTITUTION OF TRUSTEE

14722748
11/10/98

WHEREAS, ASPEN TITLE COMPANY is the present Trustee(s) of record under that certain Deed of Trust executed on 07/18/94 by JOHN M HAMMERS and BRENDA JEAN HAMMERS as Trustor(s), to ASPEN TITLE COMPANY as Trustee(s), recorded on 07/25/94 as Instrument No. N/A Book/Reel M94 Page/Image 22627, of Official Records in the Office of the County Recorder of the County of Klamath, State of OREGON Pin#:

AND WHEREAS the undersigned, GE CAPITAL MORTGAGE SERVICES, INC. is/are the present holder(s) of the beneficial interest under said Deed of Trust, and do/does hereby appoint AMERITITLE as trustee(s) in place and stead of said ASPEN TITLE COMPANY under said Deed of Trust;

NOW THEREFORE, upon recordation of this document, the undersigned do/does hereby discharge the present record Trustee(s) and appoint AMERITITLE as the new Trustee(s) who shall succeed to all the powers, duties, authority and title of the former Trustee(s).
Power of Attorney:

Book: _____ Page: _____ Filing#: _____ Date: _____

Dated: December 7, 1998

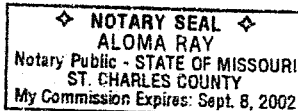
GE CAPITAL MORTGAGE SERVICES, INC.

Melody Simpson
MELODY SIMPSON
ASSISTANT VICE PRESIDENT

STATE OF MISSOURI
COUNTY OF ST. LOUIS COUNTY

On December 7, 1998, before me, the undersigned, a NOTARY PUBLIC in and for said County and State, personally appeared MELODY SIMPSON, known to me to be the ASSISTANT VICE PRESIDENT of GE CAPITAL MORTGAGE SERVICES, INC. the corporation person who executed said instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same as such Trustee.

Aloma Ray
Notary Public
ALOMA RAY



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 18th day
of December A.D., 19 98 at 11:15 o'clock A. M., and duly recorded in Vol. M98
of Mortgages on Page 46374.

FEE \$10.00

By Bernetha G. Letsch, County Clerk