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Vol. M98 Page 46926

AFTER RECORDING RETURN TO:
 First Union
 P.O. Box 50010
 Roanoke, VA 24040

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN, that FORREST N.A. BACCI is hereby appointed Successor Trustee under that certain written Trust Deed dated June 23, 1997 executed by Edward B. Valdez And Lynette Valdez as Trustors in which Oregon Title appears as TRUSTEE ~~(And has ceased to act as trustee by reason of Resignation)~~ and filed for record in the County recorder of Klamath County, Oregon on June 27, 1997 Entry No. n.a. in Book M97 at Page 20045 of Official Records.

Original beneficiary: First Union Home Equity Bank, N.A.
First Union Home Equity Bank, N. A.

By: Catherine E. Fraction
 Catherine E. Fraction, Assistant Secretary

By: Megan E. Huck
 Megan E. Huck, Assistant Secretary

STATE OF VIRGINIA)
 ss.
 COUNTY OF ROANOKE)

On this November 19, 1998 personally appeared before me Megan E. Huck, who being by me duly sworn, did say that he/she is the Assistant Secretary of First Union National Bank and that the above instrument was signed in behalf of said corporation by authority of a resolution of it's Board of Directors, and the aforesaid officer acknowledged to me that said corporation executed the same.

Rhonda R. Garrett
 Rhonda R. Garrett, Notary Public

Commission expires:
 Residing in Roanoke County

APR 30 2000

OR\acct:9836815\pd:02 Nov 1998\uid:M01731\learn:fname.learn

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of First Union the 23rd day
 of December A.D. 19 98 at 11:28 o'clock A.M., and duly recorded in Vol. M98
 of Mortgages on Page 46926

FEE \$10.00

Bernetha G. Letsch, County Clerk
 By Rothman Ross