

Recording Requested By:
Norwest Mortgage Inc.

When Recorded Return To:

~~Harold L. Hart~~
~~5503 Walton Dr~~
~~Klamath Falls, OR 97603~~

Forrest N.A. Bacci
Attorney at Law
1001 SW 5th Ave., Suite 1660
Portland, OR 97204-1147

SUBSTITUTION OF TRUSTEE

Norwest Mortgage Inc. #7031563 "HART" Lender ID:705013/0748467823 Klamath, Oregon

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

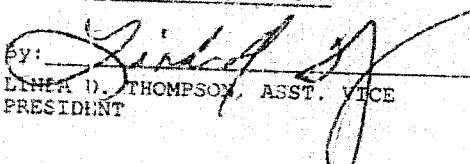
Original Trustee: HAROLD L. HART AND, BARBARA J. HART, *husband and wife*
Original Beneficiary: NORWEST MORTGAGE, INC., A CALIFORNIA CORP., DBA DIRECTORS MORTGAGE LOAN CORP.
Original Trustee: FIRST AMERICAN TITLE INS. CO. OF OREGON
Dated: 09/05/95
Recorded on 09/03/95 as Instrument No. Book M-95, Page 58357,
in the County of KLAMATH, State of OREGON

Property Address: 5503 Walton Dr, 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;

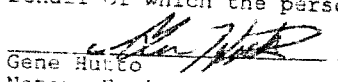
Now therefore, the undersigned hereby appoints FORREST N.A. BACCI whose address is 1001 S.W. 5TH AVE SUITE 1660, PORTLAND, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

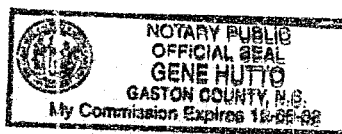
Norwest Mortgage Inc.
On December 10, 1998

By: 
LINDA D. THOMPSON, ASST. VICE
PRESIDENT

STATE OF North Carolina
COUNTY OF Gaston

ON December 10, 1998, before me, Gene Hutto, a Notary Public in and for the County of Gaston County, State of North Carolina, personally appeared LINDA D. THOMPSON, ASST. 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.


Gene Hutto
Notary Expires: 12/09/2002



Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
SCA-1998-256-241 ORCLANA KLAMATH OR BAT: 1011477931563 KLODR3UB1

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Norwest Mortgage the 14th day
of January A.D. 99 at 2:55 o'clock P.M., and duly recorded in Vol. M99
of Mortgages on Page 1373

FEE \$10.00

Linda Smith, County Clerk
by 