

APPOINTMENT OF SUCCESSOR TRUSTEE

MT47116-KC

KNOW ALL MEN BY THESE PRESENTS, that Raymond J. Wiggins
 _____ is the grantor, and Aspen Title
and Escrow, Inc. is the trustee, and Bernice Dudley
 _____ is the beneficiary under that certain trust deed
 dated August 31, 19 90, and recorded on October 22, 19 90,
 in volume No. M90 at page 21248 or instrument No. 21751 of the Mortgage
 Records of Klamath County, OR and assigned to ERA Nicholson & Associates
 by instrument recorded in Volume M90, page 21250, Microfilm Records of Klamath County
 The undersigned, who is the present beneficiary under said trust deed desires
 to appoint a new trustee in the place and stead of the original trustee named
 above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints
 AMERITITLE, whose address is 222 S. 5TH STREET, KLAMATH FALLS, OR, as successor
 trustee under said trust deed, to have all powers of said original trustee,
 effective immediately.

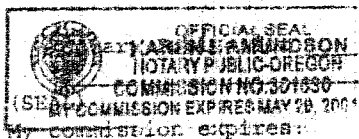
In construing this instrument, and whenever the context so requires, the
 singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document.
 If the undersigned is a corporation, it has caused its name to be signed and its
 seal affixed by an officer or other person duly authorized to do so by its
 board of directors.

DATED: January 25, 19 99

Gaye P. Nicholson
 For ERA Nicholson & Associates

STATE OF _____)
) ss.
 County of _____)
 This instrument was acknowledged
 before me on _____, 19 _____,
 by _____



APPOINTMENT OF SUCCESSOR TRUSTEE
 RE: Trust Deed From

Raymond J. Wiggins

Grantor

to

AMERITITLE

Trustee

AFTER RECORDING RETURN TO:

RAYMOND WIGGINS
 358 Jewell Lane
 Waco, TX 76705

STATE OF Oregon)
) ss.
 County of Klamath)
 This instrument was acknowledged
 before me on Jan 29, 1999,
 by Gaye P. Nicholson
 This instrument was acknowledged
 before me on Jan 29, 1999,
 by Gaye P. Nicholson
 as President
 of ERA & Associates
 Notary Public for Oregon
Gaye P. Nicholson (SEAL)

My commission expires: 5-29-01

STATE OF OREGON,

County of Klamath

I certify that the within instrument
 was received for record on the 3rd day
 of February, 1999, at 3:45
 o'clock P. M., and recorded in book/reel
 /volume No. M99 on page 4104 or as
 fee/file/instrument/microfilm/reception
 No. 74127, Record of Mortgages of said
 County.

Witness by my hand and seal of County affixed

Linda Smith, County Clerk

NAME

TITLE

By: Kathleen Rose

Deputy

Fee: \$10.00