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Recording Requested By:
 After Recording Return To:
 Forrest N.A. Bacci
 Attorney at Law
 1001 SW 5th Ave., Suite 1660
 Portland, OR 97204

97 FEB -4 P3:33

Vol. M99 Page 4295SUBSTITUTION OF TRUSTEE

Northwest Mortgage Inc. #7031322 "PERDUE" Lender ID: 503062/0007031322 Klamath, Oregon
 WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: WARREN E. PERDUE, AND DEBRA K. PERDUE
 Original Beneficiary: NORTHWEST MORTGAGE, INC.
 Original Trustee: FIRST AMER. TITLE INS. CO. OF OREGON, AN
 Dated: 11/27/95
 Recorded on 12/07/95 as Instrument No. Book M95, Page 33450,
 In the County of KLAMATH, State of OREGON

Property Address: 1505 California Ave, 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. 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.

Northwest Mortgage Inc.
 On December 07, 1998

By: [Signature]
 JANA E. KREISER, ASST. VICE
 PRESIDENT

STATE OF North Carolina
 COUNTY OF Mecklenburg

ON December 07, 1998, before me, MARILYNN J. BATTLE, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared JANA E. KREISER, 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.

[Signature]
 Marilyn J. Battle
 Notary Expires: 12/09/2002



Northwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
 LAL-19981207-001 OF NC AMAL KLAMATH OR BAT-16002701-1622 NCGRSUB1

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Forrest N.A. Bacci the 4th day
 of February A.D. 1999 at 3:33 o'clock P. M., and duly recorded in Vol. M99
 of Mortgages on Page 4295

FILE \$10.00

Linda Smith, County Clerk

by [Signature]