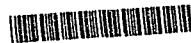


75862

Recording Requested By:
Norwest Mortgage Inc.

When Recorded, Return To:

AFTER RECORDING RETURN TO:
FORREST N.A. BACCI
1001 SW 5TH AVE., SUITE 1660
PORTLAND, OR 97204**SUBSTITUTION OF TRUSTEE**

Charlotte 685 #5207599 "WATKINS" Lender ID:641224/1664694147 Klamath, Oregon

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

Original Trustor: JERRY A. WATKINS AND SUZANNE L. WATKINS, HUSBAND AND WIFE
Original Beneficiary: OAKMONT MORTGAGE COMPANY, INC., A CALIFORNIA CORPORATION
Original Trustee: CHICAGO TITLE COMPANY, A CALIFORNIA CORP

Dated: 05/21/96

Recorded on 05/30/96 as Instrument No. 18926 Book M96, Page 15689,
In the County of KLAMATH, State of OREGON

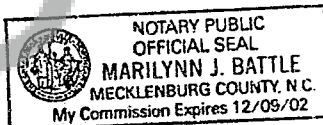
Property Address: 42495 Royal Coachman, Chiloquin, OR, 97624

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 January 26, 1999By: Linda D. Thompson
LINDA D. THOMPSON, ASST. VICE
PRESIDENTSTATE OF North Carolina
COUNTY OF Mecklenburg

ON January 26, 1999, before me, MARILYNN J. BATTLE, a Notary Public in and for the County of Mecklenburg 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.

Marilynn J. Battle
Marilynn J. Battle
Notary Expires: 12/09/2002Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
JSJ-19390126-0001 ORKLAMA KLAMATH OR BAT. 18002/5207599 KXORSU31

STATE OF OREGON : COUNTY OF KLAMATH: SS.

Filed for record at request of Forrest N.A. Bacci the 9th day
of March A.D., 1999 at 11:56 o'clock A. M., and duly recorded in Vol. M99
of Mortgages on Page 8313

FEE

\$10.00

by Linda Smith Linda Smith, County Clerk

10/