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APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that William L. Garten and Laura R. Garten, husband and wife, as grantors, and Tony Wicko, as the trustee, and United Companies Funding, Inc., is the beneficiary under that certain trust deed dated 11/18/97, and recorded 11/26/97, as Volume M97, Page 58862 of the Mortgage Records of Klamath County, Oregon. 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 David E. Fennell, Attorney, whose address is P.O. Box 4143, Bellevue, WA 98009-4143 as successor trustee under said trust deed, to have all the 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: 3/4/ 1999

United Companies Funding, Inc.

By Patrick K. Coffey
Typed Name: Patrick K. Coffey
Title: Risk Management Legal SpecialistSTATE OF Minnesota
County of Hennepin

This instrument was acknowledged before me on 3/4 1999, by Patrick K. Coffey as Legal Specialist respectively, of United Companies Funding, Inc.

Matt Crowley
Notary Public for Minnesota
My commission expires: 1/31/2000

APPOINTMENT OF SUCCESSOR TRUSTEE

RE: Trust Deed from
Garten, William L. and Laura R.
Grantor

to

DAVID E. FENNEL
Trustee

File No. 730320004

(SEAL)



After recording return to:
Becky Baker
ROUTH CRABTREE & FENNEL
PO Box 4143
BELLEVUE, WA 98009-4143

STATE OF OREGON,
County of Klamath

Filed for record at request of:

the 22nd day of March A.D. 1999
at 11:37 o'clock A. M., and duly recorded
in Vol. M99 of Mortgages on Page 10113

Linda Smith, County Clerk

For \$10.00 Kathleen Rose Deputy