

Recording Requested By:
Empire Funding Corp.

90 MAR 22 P2:23

When Recorded Return To:

Empire Funding Corp.
9737 Great Hills Tr.
Austin, TX 78759-

K52135SUBSTITUTION OF TRUSTEE

EMPIRE FUNDING CORP. #27063 "ROBERT GARRETT" Lender ID: 509 Klamath, Oregon

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

Original Trustor: ROBERT K. GARRETT AND SHERRIE GARRETT,
Original Beneficiary: SOUND HOME IMPROVEMENT CO.

Original Trustee: FIRST AMERICAN TITLE INSURANCE CO.
Dated: 09/01/1994

Recorded on 12/05/1994 as Instrument No. Book M94, Page 36974,
In the County of KLAMATH, State of OREGON

Property Address: 4221 Fargo St, 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;

and therefore, the undersigned hereby appoints KRISTA L. WHITE OF BISHOP, LYNCH & WHITE whose address is 720 OLIVE WAY #1600, SEATTLE, WA 98101-1801 as Successor Trustee under said Deed of Trust to have all the powers of said original Trustee, effective immediately.

TMI FINANCIAL, INC.

On December 16, 1998

By: G.L. Barnett
G.L. BARNETT, ASSISTANT VICE
PRESIDENT

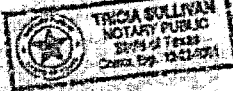


STATE OF Texas
COUNTY OF Travis

ON December 16, 1998, before me, TRICIA SULLIVAN, a Notary Public in and for the County of Travis County, State of Texas, personally appeared G.L. BARNETT, ASSISTANT 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.

Tricia Sullivan
TRICIA SULLIVAN

Notary Expires: 12/22/2001



Empire Funding Corp., 9737 Great Hills Tr., Austin TX 78759 (This area for notarial seal)
MPS-18281218-0018 OKCAMA KLAMATH OR BAT: 258927005 KXDRSLJ81

STATE OF OREGON: COUNTY OF KLAMATH

Filed for record at request of First American Title the 22nd day
of March A.D. 1999 at 2:23 o'clock P. M., and duly recorded in Vol. M99
of Mortgage on Page 10181

FEES \$10.00

Linda Smith, County Clerk

by Kristina R. Rood