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Vol. 1749 Page 12012

Return to:
Blake Berven
2616 Clover Street
Klamath Falls, Or 97601

Loan No. 14813 TDC 25710

099-40

SUBSTITUTION OF TRUSTEE

Whereas, Blake Berven and F. Geoffrey Marx, as tenants in common was the original Trustor, Transamerica Title Insurance Company was the original Trustee, and Standard Insurance Company was the original Beneficiary under that certain Deed of Trust dated September 23, 1981, and recorded on October 1, 1981, and recorded in Book M-81 Page 17447 of Official Records, in the office of the County Recorder of Klamath County, State of Oregon and

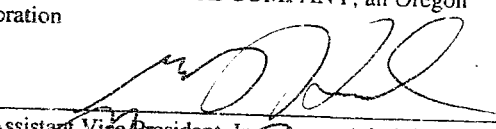
WHEREAS, the undersigned is the present beneficiary under said Deed of Trust and Owner and Holder of the obligation secured thereby, and

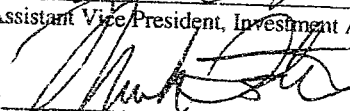
WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder, in the manner provided in said Deed of Trust,

NOW, THEREFORE, the undersigned hereby substitutes First American Title Insurance Company of Oregon whose office address is 1700 S. W. Fourth Avenue, Suite 103. Portland, OR 97201, as Trustee under said Deed of Trust.

Dated: March 25, 1999

STANDARD INSURANCE COMPANY, an Oregon
Corporation

By: 
Assistant Vice President, Investment Administration


Attest: 
Assistant Secretary

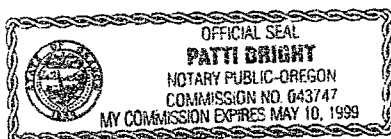
12013

STATE OF OREGON)
) ss:
 COUNTY OF MULTNOMAH)

On this 25th day of March, 1999, before me appeared GREGG D. HARROD and MARK FISHER, both to me personally known, who being duly sworn did say that he, the said GREGG D. HARROD is the Assistant Vice President, Investment Administration, and he, the said MARK FISHER is the Assistant Secretary of STANDARD INSURANCE COMPANY, the within named corporation, and that the seal affixed to said document is the corporate seal of said corporation, and that the said document was signed and sealed in behalf of said corporation by authority of its Board of Directors, and GREGG D. HARROD and MARK FISHER acknowledged said document to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal the day and year last above written.


 Patti Bright
 Notary Public for the State of Oregon
 My Commission Expires: 5/10/99



STATE OF OREGON - COUNTY OF KLAMATH: ss.

Filed for record at request of First American Title the 2nd day
 of April A.D., 1999 at 3:16 o'clock P.M., and duly recorded in Vol. M99
 of Mortgages on Page 12012

FEE \$15.00

Linda Smith, County Clerk
 by Kathleen Ross