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Recording Requested By:
CTC Real Estate Services
400 Countrywide Way, MSN SV-88
Simi Valley, CA 93065

Vol. 1199 Page 12232

PO 38603

When recorded return to:
DAVID R DEXTER
PO BOX 254
MERRILL, OR 97633

97 JUN -0 14 14

SUBSTITUTION OF TRUSTEE

WHEREAS, DAVID R DEXTER DEENA L DEXTER was the original Trustor, AMERITITLE as the original Trustee, and America's Wholesale Lender was the original Beneficiary under that certain Deed of Trust dated 09/25/1997 and recorded on 10/01/1997, in Book M97, Page 32362, Document # 46258 of Official Records of Klamath County, State of Oregon and covering the following described property:

SEE ATTACHED LEGAL DESCRIPTION

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust and
WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes:
Ticor Title

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes plural.

Countrywide Home Loans, Inc. (fka
Countrywide Funding Corporation) D.B.A
America's Wholesale Lender

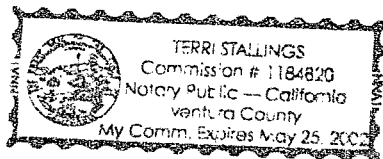
Dated: 03/16/1999

By: [Signature]
Ronn Pisapia
Assistant Secretary

By: [Signature]
Deanna Burns
Assistant Secretary

STATE OF CALIFORNIA)
COUNTY OF VENTURA)

On 03/16/1999, Terri Stallings personally appeared before me Ronn Pisapia and Deanna Burns who being duly sworn did say, each for himself that s/he, the said Ronn Pisapia is the Assistant Secretary and s/he the said Deanna Burns is the Assistant Secretary of Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation) D.B.A America's Wholesale Lender, and that the within and foregoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors, and said Ronn Pisapia and Deanna Burns each duly acknowledged to me that said corporation executed the same and that the seal affixed is the seal of said corporation.

My Commission expires: 05/25/2002

[Signature]
Terri Stallings
Notary Public,
(Residing at VENTURA, CALIFORNIA)

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LOT 1 AND THE NORTH 15 FEET OF LOT 2, IN BLOCK 25, TOWN OF MERRILL
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY
CLERK OF KLAMATH COUNTY, OREGON.

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of CTC Real Estate Services the 6th day
of April A.D., 1999 at 9:14 o'clock A. M., and duly recorded in Vol. M99
of Mortgages on Page 12232

Linda Smith, County Clerk

FEE

\$15.00

by

Kathleen Rossi