

Recording Requested By:  
Countrywide Home Loans, Inc  
6400 Legacy Drive, MSN PTX-41  
Plano, TX 75248

'99 APR 16 A9:02

Vol M99 Page 13953

R039087

When recorded return to:  
JOHN C SCHMITT  
79556 BRAE GATE RD  
PORTOLA CA 96122

### SUBSTITUTION OF TRUSTEE

WHEREAS, JOHN C SCHMITT was the original Trustor, ASPEN TITLE & ESCROW, INC. as the original Trustee, and KOZA INVESTMENTS was the original Beneficiary under that certain Deed of Trust dated 10/01/1996 and recorded on 10/08/1996, in Book M96, Page 31969, Document # 26452 of Official Records of Klamath County, State of Oregon and covering the following described property:

LOT 8, BLOCK 4, TRACT 1046, ROUND LAKE ESTATES, IN THE COUNTY OF KLAMATH STATE OF OREGON.

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)

Dated: 03/15/1999

By: [Signature]  
Matt Fix  
Assistant Secretary

By: [Signature]  
David Dittmar  
Assistant Secretary

STATE OF TEXAS )  
COUNTY OF COLLIN )

On 03/15/1999, Betty Taylor personally appeared before me Matt Fix and David Dittmar who being duly sworn did say, each for himself that s/he, the said Matt Fix is the Assistant Secretary and s/he the said David Dittmar is the Assistant Secretary of Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation), 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 Matt Fix and David Dittmar 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: 06/02/2001

[Signature]  
Betty Taylor  
Notary Public,  
(Residing at COLLIN, TEXAS)

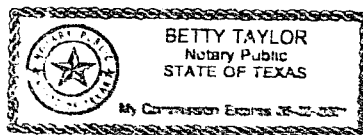
STATE OF OREGON,  
County of Klamath

Filed for record at request of:

Countrywide Home Loans

the 16th day of April A.D., 1999  
at 9:02 o'clock A M., and duly recorded  
in Vol. M99 of Mortgages on Page 13953

Linda Smith, County Clerk



By Douane Mullendore, Deputy  
Fee, \$10.00