Recording Requested By: Norwest Mortgage Inc.

When Recorded Return To:

Richard Tracy-6849 Springmont Dr Bik Grove, CA 93758

FORREST N. A. BACCI 1001 S.W. 5th AVE., # 1660 FORTLAND, OR 97204

Vol. M99 Page 19738

State of Oregon, County of Klamath Recorded 5/18/99, at 2:35 p.m. In Vol. M99 Page 1973 8 Linda Smith, County Clerk Fee \$ 10-

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SUBSTITUTION OF TRUSTEE

Charlotte 685 #:6663859 "TRACY" Lender ID:551879/0006668859 Klamath, Oregon

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

Original Trustor: RICHARD A. TERACY, AND STEPHANIE L. TRACY HUSBAND AND WIFE ORIGINAL Beneficiary: DIRECTORS MONTHSE LOAN COPORATION, A CALIFORNIA CORPORATION

Original Trustee: FIRST AMERICAN INSURANCE COMPANY OF OREGON Dated: 02/18/94

Recorded on 02/25/94 as Instrument No. Bo In the County of KLAMATH, State of OREGON Book M94, Page 6137,

Property Address: 5250 Bristol Ave, Klamath Fls, 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;

Now therefore, the undersigned hereby appoints FORREST N.A. BACCI whose address is 1001 S.W. 5TH AVE SUITE 1660, PORTLAND, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective

Norwest Mortgage Inc. Successor by Merger Directors Mortgage Loan Corporation

On April 27, 1999

Llust GENE HUTTO, ASSISTANT VICE

PRESIDENT

STATE OF North Carolina COUNTY OF Mecklenburg

ON 42/99, before me, Marilyan J. Battle, a Notary Fublic in and for the County of Mecklenburg County, State of North Carolina, personally appeared GENE HUTTO, 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.

Marilynn J. Battle
Notary Expires: 12/09/2002

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Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217 SWT-19930427-0047 CRKLAMA KLAMATH OR EAT: 102239/6668359 F.KORSUS1