

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Melanie D. Jones
is the grantor, and First American Title Insurance Company of Oregon, Inc.
is the trustee, and Associates Financial Services Company of Oregon, Inc.
the beneficiary under that certain trust deed dated May 29, 1998 is
in book/referenc No. M-98 at page 20269 or as Recorder's Fee no. 59743 1998
of Klamath County, Oregon.

The undersigned, who is the present beneficiary under said trust deed, desires to appoint a new trustee in the place and stead of the original trustee named above:

NOW THEREFORE, in view of the premises, the undersigned hereby appoints Paul S. Cosgrove, whose address is Suite 3400, 1300 SW Fifth, Portland, Oregon 97201, as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

IN WITNESS WHEREOF, the undersigned, the State of _____, do hereby certify that the foregoing is a true and correct copy of the _____ as the same appears from the records of the _____.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED: July 12, 1999.

ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON,
INC.

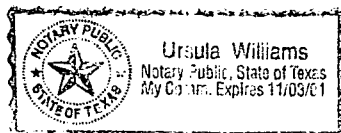
By:

Marsha Fogle

Title: Operations Vice President

STATE OF TEXAS, County of Dallas) ss.

This instrument was acknowledged before me on July 12, 1999,
by Marsha Fogle, Operations Vice President of Associates Financial Services Company of Oregon,
Inc.



Theresa Williams
Notary Public for Texas
My commission expires:

APPOINTMENT OF SUCCESSOR TRUSTEE	
RE: Trust Deed from	
Melanie D. Jones	Grantor
to	
Paul S. Cosgrove, Esq.	Trustee
AFTER RECORDING RETURN TO	
Paul S. Cosgrove, Esq. Lindsay, Hart, Neil & Weigler, LLP Suite 3400 1300 SW Fifth Avenue Portland, OR 97201-5696	

(DON'T USE THIS
SPACE RESERVED
FOR RECORDING
LABEL IN COUNTIES
WHERE USED.)

State of Oregon, County of Klamath
Recorded 7/14/99, at 11:23 a.m.
In Vol. M99 Page 28079
Linda Smith,
County Clerk Fee \$10 - RA Deputy