Vol. M99 Page 28533

APPOINTMENT OF SUCCESSOR TRUSTEE

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The Grantor is:

DAVID E. CHAMBERS and RACHAEL A. CHAMBERS

The Trustee is:

DATED.

AmeriTitle (Klamath Falls)

The Beneficiary is:

ASSOCIATES HOUSING FINANCE, LLC.

under that certain Deed of Trust

dated April 30, 1998 and Recorded May 4, 1993

In the Official Records of Klamath County; and identified by the following document/instrument recording indentification number(s): Book M-98, Page 14398.

The original trustee has ceased to act as trustee by request of the present beneficiary. The present beneficiary under said Trust Deed desires to appoint a new trustee in the place of the original trustee and hereby appoints Derrick E. Mc Gavic, Attorney at Law, whose address is 941 West Third Avenue; PO Box 10163; Eugene, OR 97440, as Successor Trustee under said Deed of Trust, he to have all the powers of the original trustee, effective immediately.

IN WITNESS WHEREOF, the undersigned present beneficiary has executed this document in order to appoint a successor trustee for said Trust Deed.

)ss.	TAMARA BOYER
Housing Finance, LLC.	Acknowledged before me onHousing Finance, LLC.	, by TAMARA BOYER, as authorized agent of Associate

Notary Public for mce 1/2/01 (State)

Before me

After recording return to:

Derrick E. Mc Gavic Attorney at Law PO Box 10163 Eugene, OR 97440

1 - APPOINTMENT OF SUCCESSOR TRUSTEE

State of Oregon, County of Klamath Recorded 7/16/99, at 3:19 p. m. In Vol. M99 Page 28533 Linda Smith. Fee\$ 10 - KR County Clerk