

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 6376958

RLS#: 727299

KNOWN AS MEN BY THESE PRESENTS that: JOE C. BOWERS, DEBORAH L. BOWERS, HUSBAND AND WIFE is the grantor, and MOUNTAIN TITLE COMPANY is the trustee, and CUNA MORTGAGE CORPORATION is the beneficiary under that certain trust deed dated JULY 30, 1993 and recorded on JULY 30, 1993, in Book No. M93, at Page No. 18887, as Instrument No. 65502 of the Mortgage Records of KLAMATH County, State of OREGON.

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

NOW THEREFORE, in view of the premises, the undersigned hereby appoints STEVEN M. CARPENTER, as successor trustee under said trust deed; he to have all the powers of said original trustee, effective forthwith.

In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and the neuter and the singular number includes the plural.

IN WITNESS THEREOF, the undersigned beneficiary has hereto set his hand and seal; if the undersigned is a corporation, it has caused its corporate name to be signed and its corporate seal to be affixed hereunto by its officers duly authorized thereunto by order of its Board of Directors.

Dated: JULY 07, 1999

Beneficiary:

CUNA MORTGAGE CORPORATION

By:

Kevin Patrick, Assistant Secretary

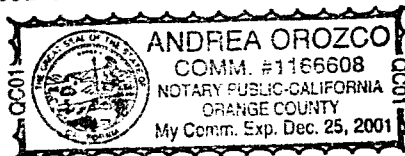
State of CALIFORNIA
County of ORANGE

)
) ss.

On JULY 07, 1999, before me, Andrea Orozco, personally appeared Kevin Patrick, Assistant Secretary 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(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

(Notary Name): Andrea Orozco



Recording Requested By:
T.D. SERVICE COMPANY

And When Recorded Mail To:
T.D. SERVICE COMPANY
1750 EAST FOURTH STREET
SUITE 800
SANTA ANA, CA 92705

State of Oregon, County of Klamath
Recorded 8/03/99, at 11:58 a. m.
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Linda Smith,
County Clerk Fee \$ 10 - RR