

Recording Requested By:
Norwest Mortgage Inc.

Vol. M99 Page 31320

When Recorded Return To: 1999 AUG -5 PM 12:57

~~Thomas Chess-~~
~~Charlotte 685~~
~~5024 Parkway Plaza Blvd.~~
~~Charlotte, NC 28217~~
FORREST N. A. BACCI
1001 S.W. 5th AVE., # 1660
PORTLAND, OR 97204

SUBSTITUTION OF TRUSTEE



Charlotte 685 #7031564 "ANTHONY JR" Lender ID:631441/1663514383 Klamath, Oregon

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

Original Trustor: TERRANCE L. ANTHONY-JR., AN UNMARRIED MAN AND ANN L. KRAMER AN UNMARRIED WOMAN

Original Beneficiary: NORWEST MORTGAGE, INC., A CALIFORNIA CORPORATION, DBA DIRECTORS MORTGAGE LOAN CORPORATION

Original Trustee: FIRST AM. TITLE INS., CO., OF OR. AN OR. **CORP**

Dated: 09/07/95

Recorded on 09/25/95 as Instrument No. Book M95, Page 25777,
In the County of KLAMATH, State of OREGON

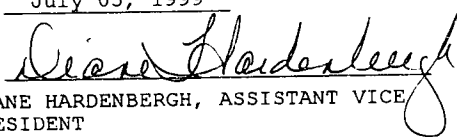
Property Address: 431 Laguna St, Klamath Falls, OR, 97601

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 immediately.

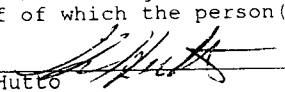
NORWEST MORTGAGE, INC.
On July 05, 1999

By:

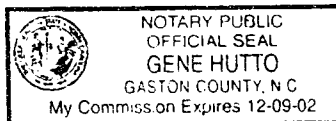

DIANE HARDENBERGH, ASSISTANT VICE
PRESIDENT

STATE OF North Carolina
COUNTY OF Gaston

ON July 05, 1999, before me, Gene Hutto, a Notary Public in and for the County of Gaston County, State of North Carolina, personally appeared DIANE HARDENBERGH, 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.


Gene Hutto

Notary Expires: 12/09/2002



Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217
SWT-18990705-0068 ORKLAMA KLAMATH OR BAT 1059977031564 KXORSUB1

State of Oregon, County of Klamath
Recorded 8/05/99, at 12:57 pm
In Vol. M99 Page 31320
Linda Smith,
County Clerk Fee \$ 10.00 SW