1999 AUG -9 PN 3: 41

After Recording Return to: SHAPIRO & KREISMAN 522 S.W. Fifth Ave., #915 Portland, Oregon 97204 Lender Loan #:8543000445 S&K #99-13523 Vol M99 Page 32004

State of Oregon, County of Klamath Recorded 8/09/99, at 3:4/p.m. In Vol. M99 Page 32004 Linda Smith County Clerk Fee\$ 10 - KF

SUBSTITUTION OF TRUSTEE

WHEREAS, the undersigned desires to substitute a new Trustee under the Following described Trust Deed in the place and stead of the present Trustee thereunder, and

WHEREAS, Norman L. Cecil and Linda Cecil, husband and wife was the original grantor, EquiCredit Corporation of Oregon was the original beneficiary, and Klamath County Title Company was the original trustee, and the trust deed is dated January 9, 1998 and was recorded January 14, 1998 in Book M98 at Page 1088, in the official records of Klamath County, Oregon and

WHEREAS, the undersigned is the present Beneficiary under the Trust Deed.

NOW, THEREFORE, the undersigned hereby substitutes KELLY D. SUTHERLAND, SHAPIRO & KREISMAN, 522 S.W. Fifth Avenue, Suite 915, Portland, OR 97204 as Trustee under said Trust Deed.

te: July 12th, 1999

U.S. Bank National Association, fka First Bank National Association, TR U/A dtd 5/1/98 (EQCC Home Equity Loan Trust 1998-1) by EquiCredit Corporation of America, Attorney-in-fact

STATE OF Florida

SS.

COUNTY OF Duval

On this 12thday of July

personally known to me or proved to me on the basis of satisfactory evidence to be the Sr. Vice-President of the corporation that executed the within instrument, also known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal, the date first hereinabove written.

Notary Public for State indicated above

My commission expires

GLORIA J. LATHROP
MY COMMISSION # CC 524907
EXPIRES: February 19, 2000
Stinded Thru Notary Public Units Averters