

## APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 1-112 RLS#: 739730

KNOWN AS MEN BY THESE PRESENTS that: MARIO ESPITIA JR. is the grantor, and T.D. SERVICE COMPANY is the trustee, and CONTRA-TEL FEDERAL CREDIT UNION is the beneficiary under that certain trust deed dated SEPTEMBER 28, 1993 and recorded on OCTOBER 13, 1993, in Book No. M93, at Page No. 26650, as Instrument No. 69593 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: 8/23/99

Beneficiary:

WEST ONE FEDERAL CREDIT UNION, FKA CONTRA-TEL FEDERAL CREDIT UNION

By: Alicia M. Silva Brun

(Name, Title):

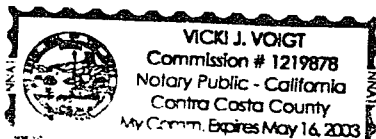
State of California }  
County of Contra Costa } ss.

On 8-23-99 before me, Vicki J. Voigt  
personally appeared Alicia M. Silva Brun 12/19  
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.

Vicki J. Voigt  
(Notary Name):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 9/03/99, at 3:07 p.m.  
In Vol. M99 Page 35586  
Linda Smith,  
County Clerk Fee \$ 10.00