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Retrun to:

Edward T. McClure

2303 Clairmont Drive

Klamath Falls, OR 97601 1999 OCT 18 PM 2:03

Vol M99 Page 41235

Loan No. 14971 TDC 29889

244

SUBSTITUTION OF TRUSTEE

Whereas, Edward T. McClure and Richard E. Otoski was the original Trustor, Safeco Title Insurance Company was the original Trustee, and STANDARD INSURANCE COMPANY was the original Beneficiary under that certain Deed of Trust dated September 15, 1983, and recorded on September 28, 1983, and recorded in Volume M83, Page 16701 of Official Records, in the office of the County Recorder of Klamath County, State of Oregon and

WHEREAS, the undersigned is the present beneficiary under said Deed of Trust and Owner and Holder of the obligation secured thereby, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder, in the manner provided in said Deed of Trust,

NOW, THEREFORE, the undersigned hereby substitutes FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON whose office address is 1700 S.W. Fourth Avenue, Suite 103, Portland, OR 97201-5512, as Trustee under said Deed of Trust.

Dated: October 7, 1999

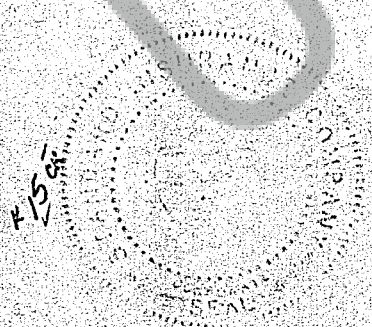
STANDARD INSURANCE COMPANY, an Oregon Corporation

By: 

Assistant Vice President, Investment Administration

Attest: 

Assistant Secretary



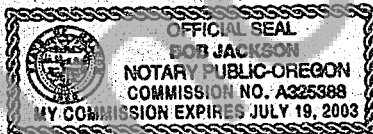
41296

STATE OF OREGON)
) ss:
COUNTY OF MULTNOMAH)

On this 7th day of October, 1999, before me appeared GREGG D. HARROD and LORI B. FLEXER, both to me personally known, who being duly sworn did say that he, the said GREGG D. HARROD is the Assistant Vice President, Investment Administration, and he, the said LORI B. FLEXER is the Assistant Secretary of STANDARD INSURANCE COMPANY, the within named corporation, and that the seal affixed to said document is the corporate seal of said corporation, and that the said document was signed and sealed in behalf of said corporation by authority of its Board of Directors, and GREGG D. HARROD and LORI B. FLEXER acknowledged said document to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal the day and year last above written.

Bob Jackson
Bob Jackson
Notary Public for the State of Oregon
My Commission Expires: July 19, 2003



State of Oregon, County of Klamath
Recorded 10/18/99, at 2:03 p. m.
In Vol. M99 Page 41295
Linda Smith,
County Clerk Fee \$ 15.00