RECORDING REQUESTED BY Wells Fargo Bank, N.A.

WHEN RECORDED MAIL TO

1999 OCT 21 PN 3:38

Vol M99 Page 42154 State of Oregon, County of Klamath Recorded 10/2//99, at 3'.38p.m. In Vol. M99 Page 4215

Linda Smith, County Clerk

Wells Fargo Bank P.O. Box 4274, Mac 6052-017 Portland, OR 97208-4274

Account No.:

WHEREAS, the original Trustor (s), HOWARD F. KRAMER AND ARLYS E. KRAMER, HUSBAND AND WIFE executed that certain Deed of Trust dated March 14, 1979 and recorded as Instrument Number 68082 on May 31, 1979 in Book M79 at Page 12532, Micro Film / Code Film N/A of the Official Records, in the Office of the Recorder of Klamath County, Oregon, to the Trustee Transamerica Title Insurance Company for the benefit of WELLS FARGO REALTY SERVICES, INC., TRUSTEE, as original Beneficiary.

WHEREAS, the undersigned is successor in interest to the original Beneficiary and is the present Beneficiary under the Deed of Trust, and desires to substitute a new Trustee under said Deed of Trust in place and stead of Transamerica Title Insurance Company.

NOW THEREFORE, the undersigned Beneficiary present owner and holder of the Deed of Trust, does hereby substitute Wells Fargo Bank (Arizona), N.A. as Trustee under said Deed of Trust, to have all the powers of said original trustee, effective immediately.

Dated: October 18, 1999

Mells,Fargo Bank, N.A.

STATE OF COUNTY OF OREGON WASHINGTON

This foregoing instrument was acknowledged before me, the undersigned Notary Public, on this October 18, 1999 by SUSAN TODD, AUTHORIZED SIGNER for Wells Pargo Bank, N. A..

Notary's Signature

OFFICIAL SEAL TOM HOFFMAN NOTARY PUBLIC - OREGON COMMISSION NO. 063535 MY COMMISSION EXPIRES APRIL 06, 2001

UN-SUB.DOC (07/98)