

1999 OCT 28 PM 3:05

Recording Requested By:
Wilshire Financial

Vol M99 Page 43111

When Recorded Return To:

Ref: WILSHIRE CREDIT CORPORATION
P.O. BOX 8528
PORTLAND, OR 97207

SUBSTITUTION OF TRUSTEE

Wilshire Financial #:391565 "McKiddy" Lender ID:/ Klamath, Oregon

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

Original Trustor: MICHAEL P MCKIDDY AND BARBARA K MCKIDDY, HUSBAND AND WIFE

Original Beneficiary: MERITAGE MORTGAGE, L.L.C.

Original Trustee: ASPEN TITLE & ESCROW

Dated: 03/11/1996

Recorded on 03/26/1996 as Instrument No. 15400 Book M96, Page 8353,

In the County of KLAMATH, State of OREGON

Property Address: 25820 Rocky Point Rd, 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 FIRST BANK OF BEVERLY HILLS, FSB whose address is 1776 SW MADISON, PORTLAND, OR 97205 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

Wilshire Funding Company LLC

On September 20, 1999

By: *[Signature]*

LAURIE MAGEE, VICE PRESIDENT

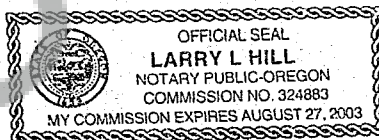


STATE OF Oregon
COUNTY OF Multnomah

ON 9-20-99, before me, Larry L Hill, a Notary Public in and for the County of Multnomah County, State of Oregon, personally appeared Laurie Magee, 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.

[Signature]
Larry L Hill

Notary Expires: 08/27/2003 #324883



(This area for notarial seal)

Wilshire Credit Corporation, P.O. BOX 8528, Portland, OR 97207-8517

KMA-19990920-0001 ORKAMA KLAMATH OR BAT: 2587/391565 KXORSUB1

State of Oregon, County of Klamath

Recorded 10/28/99, at 3:05 p.m.

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Linda Smith,

County Clerk

Fee \$ 10.00