

1999 DEC -7 PM 1:06

Loan # 1252279
 Your ref # K-53183-C
 Requested by Harbor Financial Mortgage Corporation
 When recorded return to:

First American Title

State of Oregon, County of Klamath
 Recorded 12/07/99, at 1:06 p.m.
 In Vol. M99 Page 48158
 Linda Smith,
 County Clerk Fee \$ 10-

K53183

SUBSTITUTION OF TRUSTEE

The undersigned Harbor Financial Mortgage Corporation (hereinafter referred to as Beneficiary) is the Beneficiary of that certain Deed of Trust dated JUNE 02, 1995, executed by JERRINE MAY ERICKSON, AN UNMARRIED WOMAN, Trustor, to ASPEN TITLE & ESCROW, INC., as Trustee, and recorded on JUNE 14, 1995, in Volume M95 and Page 15640 of Official Records in the County Recorder's Office of KLAMATH County, OREGON.

NOW THEREFORE, Beneficiary hereby substitutes FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON as Trustee under said Deed of Trust herein referred to, in the place and stead of and with all rights, title, powers, and interest of the former Trustee described above.



Harbor Financial Mortgage Corporation

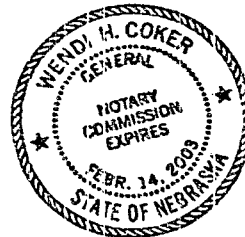
Nancy Lynch
 Nancy Lynch/Assistant Vice President

STATE OF NEBRASKA
 COUNTY OF SCOTTS BLUFF

On November 20, 1999, before me, Wendi H. Coker personally appeared, Nancy Lynch/Assistant 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(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:
 My commission expires 02-14-03

Wendi H. Coker
 Wendi H. Coker



winc

K10-