

KNOW ALL MEN BY THESE PRESENTS, that ELLEN MARGARET ERICKS
is the grantor,
and W/A* is the trustee * KLAMATH COUNTY TITLE COMPANY
and FIRST FINANCE is the
beneficiary under that certain trust deed dated July 19, 1996 and
recorded JULY 29, 1996
Book M96 page 22855
of the Mortgage records of KLAMATH County, IDAHO, Oregon

The undersigned, who is the present beneficiary under said trust deed
desires to appoint a new trustee in place and stead of the original
trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints
First American Title, P.O. Box 580, 195 S. Broadway, Blackfoot ID 83221
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 feminine and the neuter and the singular
number includes the plural

IN WITNESS WHEREOF, the undersigned beneficiary 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: October 20, 1999

Morequity, Inc.

Richard A. Franz
Richard A. Franz, Vice President

Charles H. Shields
Charles H. Shields, Asst. Secretary

State of Indiana
County of Vanderburgh

The foregoing instrument was acknowledged before me this October 20, 1999
by Richard A. Franz as its Vice President and Charles H. Shields as its
Asst. Secretary of Morequity Inc. on behalf of the corporation.

Jennifer L. McCutchan
Notary Public: Jennifer L. McCutchan
Exp: 12/17/99

APPOINTMENT OF
SUCCESSOR TRUSTEE

RE: Trust Deed From

TO grantor

trustee

AFTER RECORDING RETURN TO:
ELLEN M. ERICKS
333 FULTON AVENUE
KLAMATH FALLS, OR 97601

State of Oregon, County of Klamath
Recorded 12/16/99, at 11:05 a.m.
In Vol. M99 Page 49423
Linda Smith,
County Clerk Fee \$ 10.00

1999 DEC 16 AM 11:05

K10 SK