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After Recording Return to:
Shapiro & Kreisman
201 NE Park Plaza Drive, #150
Vancouver, WA 98684
Lender Loan #:0000706622
S&K #99-13738

SUBSTITUTION OF TRUSTEE

WHEREAS, the undersigned desires to substitute a new Trustee under the Following described Trust Deed in the place and stead of the present Trustee thereunder, and


WHEREAS, Maynard Herting and Luana Herting was the original grantor, FHB Funding Corp. was the original beneficiary, and Aspen Title & Escrow, Inc. was the original trustee, and the trust deed is dated May 27, 1997 and was recorded May 30, 1997 in Book M97 at Page 16605, Instrument/Reception/Recorder's Fee No. None in the official records of Klamath County, Oregon and

WHEREAS, the undersigned is the present Beneficiary under the Trust Deed.

NOW, THEREFORE, the undersigned hereby substitutes KELLY D. SUTHERLAND, SHAPIRO & KREISMAN, 201 NE Park Plaza Drive, #150, Vancouver, WA 98684, as Trustee under said Trust Deed.


Date: 12/13/99

The Chase Manhattan Bank, as Trustee of IMC Home Equity Loan Trust 1997-5 Under The Pooling & Servicing Agreement Dated As Of September 1, 1997, by Citifinancial Mortgage Company, its attorney in fact


TITLE Regina Rivard Vice-President

STATE OF FL)
) SS.
COUNTY OF Hillsborough)

On this 13th day of Dec., 1999, before me the undersigned a Notary Public appeared Regina Rivard personally known to me or proved to me on the basis of satisfactory evidence to be the Vice-President of the corporation that executed the within instrument, also known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same. IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal, the date first hereinabove written.


Notary Public for State indicated above
My commission expires:

TRACY GUTHRIE
Notary Public, State of Florida
My comm. exp. June 8, 2003
Comm. No. CC844328

State of Oregon, County of Klamath
Recorded 1/3/00, at 10:46 a.m.
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Linda Smith,
County Clerk Fee \$ 21⁰⁰

A/21-