

Recording Requested By:  
Norwest Mortgage, inc.

When Recorded Return To:

~~JOHN MORGAN~~  
~~1705 Derby St.~~  
~~Klamath Falls, OR 97603~~

**FORREST N. A. BACCI**  
1001 S.W. 5th AVE., # 1660  
PORTLAND, OR 97204

State of Oregon, County of Klamath  
Recorded 1/3/00, at 2:36 p.m.  
In Vol. M00 Page 122  
**Linda Smith,**  
County Clerk Fee \$ 10.00

SUBSTITUTION OF TRUSTEE



Charlotte 685 #:9797747 "MORGAN" Lender ID:503022/0008173379 Klamath, Oregon

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

Original Trustor: JOHN R MORGAN, <sup>and</sup> RHONDA L MORGAN, *husband and wife*  
Original Beneficiary: DIRECTORS MORTGAGE LOAN CORPORATION, A CALIFORNIA CORPORATION  
Original Trustee: FIRST AMER TITLE INS CO, A OR CORP  
Dated: 06/06/94  
Recorded on 06/10/94 as Instrument No. 82547, *m94 Page 18207*  
In the County of KLAMATH, State of OREGON

Property Address: 4008 SHASTA WAY, KLAMATH FALLS, OR, 97603

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 FORREST N.A. BACCI, ~~TRUSTEE, INC.~~ whose address is 1001 S.W. 5TH AVE SUITE 1660, PORTLAND, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

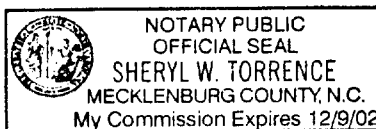
Norwest Mortgage Inc. Successor by Merger  
Directors Mortgage Loan Corporation  
On December 08, 1999

By: *[Signature]*  
GREG GAMBLE, VICE PRESIDENT

STATE OF North Carolina  
COUNTY OF Mecklenburg

ON December 08, 1999, before me, Sheryl W. Torrence, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared GREG GAMBLE, 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]*  
Sheryl W. Torrence  
Notary Expires: 12/09/2002



Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217  
SDD-19991207-0037 ORKLAMA KLAMATH OR BAT 107461/9797747 KXORSUB1