

After recording return to:
David Lewtas
PRESTON GATES & ELLIS LLP
701 Fifth Avenue, Suite 5000
Seattle, WA 98104-7078

APPOINTMENT OF SUCCESSOR TRUSTEE

38074-50046/Vernon L. Helmick

KNOW ALL MEN BY THESE PRESENTS, that The Heirs and Devisees of Vernon L. Helmick, deceased, are the grantors, and Amertitle is the trustee, and Alliance Mortgage, Inc., a Washington corporation is the beneficiary under that certain trust deed dated March 31, 1997, and recorded on April 7, 1997, in Recorder's Fee No. 35569, Book M-97, Page 10238 which was assigned to NovaStar Mortgage on July 9, 1997 in Recorder's Fee No. 40706, Book M-97, Page 21270 of the Mortgage Records of Klamath County, Oregon.

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

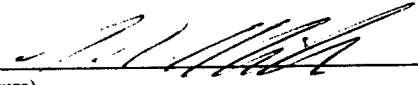
NOW THEREFORE, in view of the premises, the undersigned hereby appoints Linda Johannsen, an attorney who is an active member of the Oregon State Bar, whose address is 222 SW Columbia Street, Suite 1400, Portland, OR 97201-6632, as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

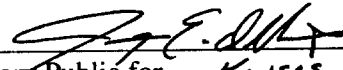
DATED January 20, 2000.

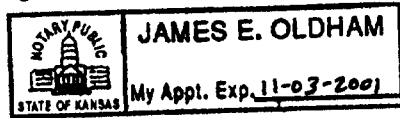
NovaStar Mortgage


(Signature) **CHRIS MILLER-SR. VP**
Name: _____
Title: Vice President

STATE OF KANSAS)
) ss.
County of Johnson)

This instrument was acknowledged before me on January 20, 2000, by Chris Miller
as Senior Vice President of NovaStar Mortgage Inc.


Notary Public for KANSAS (SEAL)
My Commission/Appointment expires: 11-03-2001



APPOINTMENT OF SUCCESSOR TRUSTEE	
RE: Trust Deed from	Vernon L. Helmick, Grantor
To	
Linda Johannsen, Trustee	
38074-50046	

State of Oregon, County of Klamath
Recorded 1/24/00, at 3:47 P m.
In Vol. M00 Page 2490
Linda Smith,
County Clerk Fee \$ 26.00