

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that STEVE D GARRETT
 FREIDA E GARRETT is the grantor,
 and FIDELITY NATIONAL TITLE is the trustee
 and BANK OF YORBA LINDA is the
 beneficiary under that certain trust deed dated January 29, 1996 and
 recorded 021696
 Book M96 page 4496
 of the Mortgage records of KLAMATH County, Oregon.

200 JAN 31 PM 3:28

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, 1700 SW 4th, Suite 103, Portland, OR 97201
 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: November 30, 1999Manufactureres and Traders Trust CompanyROBERT W. WELCHTRUST OFFICERJOAN STAPLEYTRUST OFFICER

State of New York
 County of Erie

The forefoing instrument was acknowledged before me this November 30, 1999
 by ROBERT W. WELCH as its TRUST OFFICER and
JOAN STAPLEY as its TRUST OFFICER of
Manufactureres and Traders Trust Company, a New York corporation, on behalf
 of the corporation.

Notary Public:

PHILLIP N. SCHMIERER
 Notary Public, State of New York
 No. 01SC6026372
 Qualified in Erie County
 My Commission Expires June 14, 20 01

APPOINTMENT OF
SUCCESSOR TRUSTEE

RE: Trust Deed From

TO grantor

trustee

St
CcI c
we
day
at
rec
on
inssaid State of Oregon, County of KlamathWitne Recorded 1/31/00, at 3:28 p.m.affi In Vol. M00 Page 3287Linda Smith,by County ClerkFee\$ 21.00

STEVE D. GARRETT
 152519 Wagon Trail Road
 La Pine, Or 97739