

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 92897796 RLS#: 772964

KNOWN AS MEN BY THESE PRESENTS that: LUCINDA R. KENNON is the grantor, and TICOR TITLE INSURANCE COMPANY is the trustee, and ELDORADO BANK DBA COMMERCE SECURITY BANK is the beneficiary under that certain trust deed dated JUNE 29, 1998 and recorded on JULY 02, 1998, in Book No. M98, at Page No. 23427, as Instrument No. 61374 of the Mortgage Records of KLAMATH County, State of OREGON.

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

NOW THEREFORE, in view of the premises, the undersigned hereby appoints STEVEN M. CARPENTER, 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 the feminine and the neuter and the singular number includes the plural.

IN WITNESS THEREOF, the undersigned beneficiary has hereto set his hand and seal; if the undersigned is a corporation, it 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.

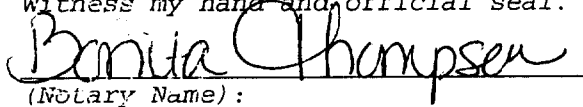
Dated: NOVEMBER 30, 1999

Beneficiary:

STATE STREET BANK AND TRUST COMPANY AS CUSTODIAN/TRUSTEEBy: (Name, Title): **Brian P. O'Connor**
Assistant Vice PresidentState of Massachusetts }
County of Suffolk } ss.

On November 30, 1999, before me, **BONITA THOMPSON**
personally appeared Brian P. O'Connor, Assistant 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(ies) and that by his/her/their signature(s) on the
instrument the person(s), or the entity upon behalf of which the person(s)
acted, executed the instrument.

Witness my hand and official seal.


(Notary Name):**BONITA THOMPSON**

Notary Public

My Commission Expires November 4, 2005

Recording Requested By:
T.D. SERVICE COMPANY

And When Recorded Mail To:
T.D. SERVICE COMPANY
1820 E. FIRST STREET
SUITE 300
SANTA ANA, CA 92705

Rev:

State of Oregon, County of Klamath
Recorded 2/02/00, at 12:31 p.m.
In Vol. M00 Page 3502
Linda Smith,
County Clerk Fee \$ 21.00