

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 6403533 RLS#: 794682

KNOWN AS MEN BY THESE PRESENTS that: ROBERT G. HALL AND WANDA J. HALL, HUSBAND AND WIFE is the grantor, and ASPEN TITLE & ESCROW, INC. is the trustee, and HIGHLAND COMMUNITY FEDERAL CREDIT UNION is the beneficiary under that certain trust deed dated NOVEMBER 30, 1993 and recorded on DECEMBER 06, 1993, in Book No. M93, at Page No. 32392, as Instrument No. 72356 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: MARCH 14, 2000

Beneficiary:

CUNA MORTGAGE CORPORATION

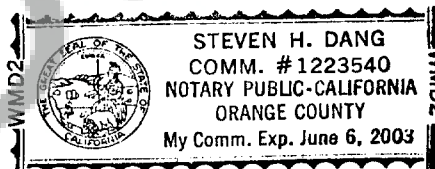
By: Julie A. Yates
Julie A. Yates, Vice President

State of CALIFORNIA }
County of ORANGE } ss.

On MARCH 14, 2000, before me, Steven H. Dang, personally appeared Julie A. Yates, 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): Steven H. Dang



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

State of Oregon, County of Klamath
Recorded 3/28/00, at 8:17 a. m.
In Vol. M00 Page 9964
Linda Smith,
County Clerk Fee \$ 21.00