

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 94236945 RLS#: 796421

KNOWN AS MEN BY THESE PRESENTS that: STEVEN RAY HERTEL AND DEBORAH LYNNE HERTEL, HUSBAND AND WIFE is the grantor, and AMERITITLE is the trustee, and NORTH AMERICAN MORTGAGE COMPANY is the beneficiary under that certain trust deed dated JUNE 24, 1998 and recorded on JULY 01, 1998, in Book No. M98, at Page No. 23219, as Instrument No. 61286 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 21, 2000

Beneficiary:

NORTH AMERICAN MORTGAGE COMPANY

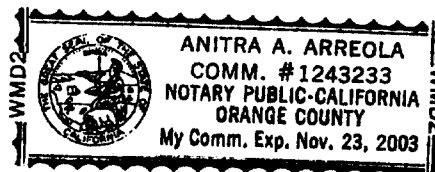
By: *Julie A. Yates*
Julie A. Yates, Vice President

State of CALIFORNIA }
County of ORANGE } ss.

On MARCH 21, 2000, before me, Anitra A. Arreola, 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.

Anitra A. Arreola
(Notary Name): Anitra A. Arreola



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 04/07/00, at 12:05 p.m.
In Vol. M00 Page 11421
Linda Smith,
County Clerk Fee \$ 21.00