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Recording Requested By:
ASSOCIATES HOME EQUITY SERVICES, INC.

When Recorded Return To: 200 APR 12 PM 3:13

THOMAS NEALY
P.O. BOX 548
IDAHO CITY, ~~OR~~ ^{ID} 83631

K54109

SUBSTITUTION OF TRUSTEE

ASSOCIATES HOME EQUITY SERVICES, INC. #:0214205543784113 "NEALY" Lender ID:BOX 11076 Klamath, Oregon

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: THOMAS RAYMOND NEALY, AND MICHELLE C NEALY HUSBAND AND WIFE
Original Beneficiary: MOORE GROUP, INC.
Original Trustee: AMERITITLE
Dated: 08/01/97
Recorded on 08/06/97 as Instrument No. 43074 Book M97, Page 25793,
In the County of KLAMATH, State of OREGON

Property Address: P.O. BOX 548, IDAHO CITY, OR, 83631

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the place and stead of present Trustee thereunder;

Now therefore, the undersigned hereby appoints FIRST AMERICAN TITLE INSURANCE COMPANY whose address is 1700 S W 4TH AVENUE, , PORTLAND, OR 97201 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

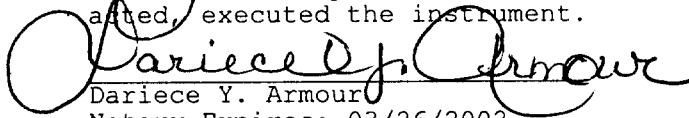
Associates Home Equity Services, Inc. f/k/a
Ford Consumer Finance Company, Inc.
On November 17, 1999

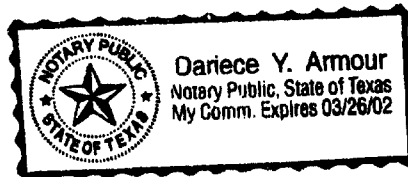
By: 

I. E. FLYNN, VICE PRESIDENT

STATE OF Texas
COUNTY OF Dallas

ON November 17, 1999, before me, Dariece Y. Armour, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared I. E. FLYNN, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.


Dariece Y. Armour
Notary Expires: 03/26/2002



(This area for notarial seal)

ASSOCIATES HOME EQUITY, 3113 SKYWAY CIRCLE N. IRVING, TX 75038
HLM-19991117-0055 ORKLAMA KLAMATH OR BAT: 7/0214205543784113 KXORSUB1

K210x

State of Oregon, County of Klamath
Recorded 04/12/00, at 3:13p m.
In Vol. M00 Page 11999
Linda Smith,
County Clerk Fee\$ 21.00