

K-55116
APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Scott E. Helser Sr. and Susan G. Helser, as tenants by the entirety, as grantors, and Aspen Title & Escrow, as the trustee, and United Panam Mortgage, a Division of Pan American Bank, FSB, is the beneficiary under that certain trust deed dated 01/14/99, and recorded 01/29/99, as Vol. M99, Page 3550 of the Mortgage Records of Klamath County, Oregon. The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints David E. Fennell, Attorney, whose address is P.O. Box 4143, Bellevue, WA 98009-4143 as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED: 2/22, 2000. Bankers Turst Company, as Trustee under the Pooling and Servicing Agreement dated March 1, 1999, for United PanAm Mortgage Loan Trust 1999-1

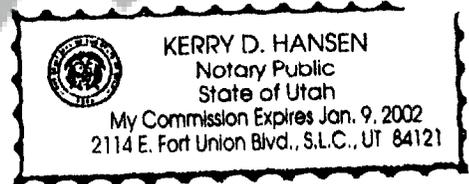
By *Terrill Smith*
Typed Name: Terrill Smith
Title: Executive Vice President
Fairbanks Capital Corp, ITS
Authorized Agent

STATE OF UTAH)
County of Salt Lake) ss.

This instrument was acknowledged before me on 2/22, 2000 by Terrill Smith as Agent respectively, of Bankers Turst Company, as Trustee under the Pooling and Servicing Agreement dated March 1, 1999, for United PanAm Mortgage Loan Trust 1999-1.

[Signature]
Notary Public for _____
My commission expires: _____

(SEAL)



APPOINTMENT OF SUCCESSOR TRUSTEE
RE: Trust Deed from
Helser, Scott E. Sr. and Susan G.
Grantor
to
DAVID E. FENNEL
Trustee File No. 7006.20002

After recording return to:
Becky Baker
ROUTH CRABTREE & FENNEL
PO Box 4143
BELLEVUE, WA 98009-4143

State of Oregon, County of Klamath
Recorded 04/13/00, at 11:05 a.m.
In Vol. M00 Page 12045
Linda Smith,
County Clerk Fee \$ 21.00

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