Recording Requested By: Norwest Mortgage, inc.

When Recorded Return To:

Louis Graham 667 Pit Road Sagle, ID 83860

FORREST N. A. BACCI 1001 S.W. 5th AVE., # 1660 PORTLAND, OR 97204 State of Oregon, County of Klamath Recorded 04/17/00, at 12:/7 m. In Vol. M00 Page 12386

Linda Smith,

County Clerk Fee\$ 2/69

SUBSTITUTION OF TRUSTEE

Charlotte 685 #:5576130 "GRAHAM" Lender ID:725063/036622508 Klamath, Oregon

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

Original Trustor: LOUIS JAMES GRAHAM, AND NATALIE ANN GRAHAM HUSBAND AND WIFE Original Beneficiary: POLARIS MORTGAGE ASSOCIATES, A DIVISION OF PROVIDENT FUNDING ASSOCIATES, L.P., A CALIFORNIA LIMITED **Partnership** Original Trustee: FIRST AMERICAN TITLE INSURANCE, A CALIFORNIA COVP Dated: 05/13/99
Recorded on 05/20/99 as Instrument No. Book M99, Page 20094, In the County of KLAMATH, State of OREGON

Property Address: 940 Lakeridge Ct, Klamath Falls, OR, 97601

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 FORREST N.A. BACCI, TRUSTEE, INC. whose address is 1001 S.W. 5TH AVE SUITE 1660, PORTLAND, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

Norwest Mortgage, Inc On <u>March 09, 2000</u>

GREG GAMBLE, VICE PRESIDENT

STATE OF North Carolina COUNTY OF Mecklenburg

ON March 09, 2000, before me, Rebecca A. Wilson, a Notary Public in and for the County of Mecklenburg County, State of North Carolina, personally appeared GREG GAMBLE, 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.

Rebecca A. Wilson

Notary Expires: 02/11/2002

NOTARY PUBLIC
OFFICIAL SEAL
REBECCA A. WILSON
MECKLENBURG COUNTY, N.C.
My Commission Expires Feb. 11, 2002

Norwest Mortgage 5024 Parkway Plaza Blvd., Charlotte, NC 28217 RUS-20000308-0029 ORKLAMA KLAMATH OR BAT. 108493/5576130 KXORSUB1