

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Tracy W. Hevern and Trisha *, as grantors, and Aspen Title & Escrow, as the trustee, and Meritage Mortgage Corporation, as the beneficiary under that certain trust deed dated 8/20/97 and recorded 8/29/97, as Book M-97 PG ** 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: 5/19, 2000.

* G. Hevern, Husband and Wife.
** 28515

Resource Bancshares Mortgage Group, Inc., by Ocwen Federal Bank, FSB as servicer

By Trini Donato
Typed Name: TRINI DONATO
Title: SR. V.P.

STATE OF Florida)

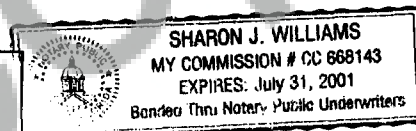
) ss.

County of Palm Beach)

This instrument was acknowledged before me on 5/19, 2000, by Trini Donato as Sr. Vice President respectively, of Resource Bancshares Mortgage Group, Inc., by Ocwen Federal Bank, FSB.

Sharon J. Williams
Notary Public for State of Florida
My commission expires: 7/31/2001

(SEAL)



APPOINTMENT OF SUCCESSOR TRUSTEE

RE: Trust Deed from

Hevern, Tracy W. and Trisha G.
Grantor

to

DAVID E. FENNELL

Trustee

File No. 7069.22352

After recording return to:

Kathy Taggart

ROUTH CRABTREE & FENNELL

PO Box 4143

BELLEVUE, WA 98009-4143

State of Oregon, County of Klamath
Recorded 06/23/00, at 3:09 p m.
In Vol. M00 Page 22944
Linda Smith,
County Clerk Fee \$ 21.00