

21
Recording Requested By:
Michele Klein

Vol M00 Page 26765

When Recorded Return To:

AURORA LOAN SERVICES INC. 200 JUL 21 11:11:02
601 5TH AVE
SCOTTSBLUFF, NE 69361-

State of Oregon, County of Klamath
Recorded 07/21/00, at 11:02 A.m.
In Vol. M00 Page 26765
Linda Smith,
County Clerk Fee\$ 21.00

Coo
SUBSTITUTION OF TRUSTEE

AURORA LOAN SERVICES INC. EMERALD #:0008179244 "GALLAGHER" Lender ID:/ Klamath, Oregon
WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: LORI A. GALLAGHER, A MARRIED WOMAN
Original Beneficiary: COMUNITY LENDING, INC., A CALIFORNIA CORPORATION
Original Trustee: AMERITITLE
Dated: 12/17/97
Recorded on 12/23/97 as Instrument No. 50600 Book M97, Page 41835,
In the County of KLAMATH, State of OREGON

Property Address: 1773 Wiard St, Klamath Falls, OR, 97603

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 INS CO OF OREGON whose address is 1700 SW 4TH AVE SUITE 103, PORTLAND, OR 97201 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

AURORA LOAN SERVICES INC.
On July 03, 2000

By: [Signature]

YVONNE STICH, VICE PRESIDENT

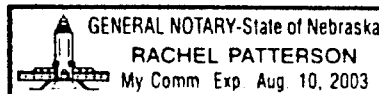


STATE OF Nebraska
COUNTY OF Scotts Bluff

ON July 03, 2000, before me, RACHEL PATTERSON, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, 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.

[Signature]

RACHEL PATTERSON
Notary Expires: 08/10/2003



(This area for notarial seal)

Aurora Loan Services Inc., 601 5th Ave, Scottsbluff, NE 69361
KCN-20000703-0024 ORKLAMA KLAMATH OR BAT: 2091/0008179244 KXORSUB1

K21ce