

NOTICE OF SUBSTITUTION

OF TRUSTEE
 KNOW ALL BY THESE PRESENTS that ANDREW SCOTT HOLLAND AND BRENDA LYNN HOLLAND, AN ESTATE IN FEE SIMPLE AS TENANTS BY ENTIRETY is the grantor, KEY TITLE COMPANY is the trustee, and COLUMBIA RIVER BANK MORTGAGE GROUP is the beneficiary under that certain Trust Deed dated March 19, 1999, recorded March 30, 1999 in Book/Reel/Volume/No: M99 at Page 11230, and/or as Fee/File/Instrument/Microfilm/Reception No. 77163 of the Records of KLAMATH County, Oregon.

The undersigned, who is the present beneficiary under the trust deed, desires to appoint a new trustee in the place and instead of the original trustee named above.

NOW, THEREFORE, the undersigned hereby appoints Shalom Rubanowitz, Attorney at Law, OSBA #00137, whose address is 1001 SW 5th Avenue, Suite 1100, Portland, Oregon 97204, as successor trustee under the trust deed, to have all the power of the 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, if any, affixed by an officer or other person duly authorized to do so by order of its board or directors.

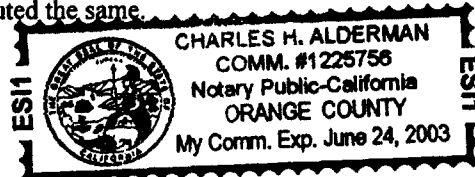
August 2, 2000

COUNTRYWIDE HOME LOANS, INC.

State of California
 County of Orange
 On this 2nd day of August 2000, before me, Charles H. Alderman, a Notary Public in and for said county and state, personally appeared Jeannette Grodsky, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.

[Signature]
 Notary public in and for said County and State

**NOTICE OF SUBSTITUTION**

Trustee Sale Number: **45492-F**
 Loan Number: **4899198**
 TSG Number: **13895**

Recording Requested by
 And when recorded mail to:
 Shalom Rubanowitz, Attorney at Law, OSBA #00137
 1001 SW 5th Avenue, Suite 1100
 Portland, OR 97204

State of Oregon, County of Klamath
 Recorded 08/04/00, at 2:47 p.m.
 In Vol. M00 Page 28664
Linda Smith,
 County Clerk Fee \$ 21.00