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Recording Requested By:
Empire Funding Corp.

Vol M00 Page 30233

When Recorded Return TO: 2000 AUG 17 PM 3:11

Empire Funding Corp.
9737 Great Hills Tr.
Austin, TX 78759-

C00
SUBSTITUTION OF TRUSTEE

EMPIRE FUNDING CORP. #:4232020 "BRIAN P BICKNEL" Lender ID:151/ Klamath, Oregon

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

Original Trustor: BERNICE G HANTZMON AND BRIAN P BICKNELL, AS HUSBAND AND WIFE

Original Beneficiary: EMPIRE FUNDING CORP., AN OKLAHOMA CORPORATION

Original Trustee: AMERI TITLE, AN OKLAHOMA CORPORATION

Dated: 08/21/97

Recorded on 09/04/97 as Instrument No. 44664 Book M97, Page 29091,
In the County of KLAMATH, State of OREGON

Property Address: 5609 Denver Ave, 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 INSURANCE CO whose address is 1700 S.W. FOURTH 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.

EMPIRE FUNDING CORP. AN OKLAHOMA
CORPORATION

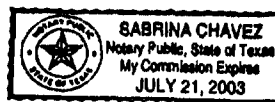
On July 19, 2000

By: G.L. Barnett
G.L. BARNETT, ASST VICE PRESIDENT

STATE OF Texas
COUNTY OF Travis

ON July 19, 2000, before me, SABRINA CHAVEZ, a Notary Public in and for the County of Travis County, State of Texas, personally appeared G.L. BARNETT, ASST 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.

Sabrina Chavez
SABRINA CHAVEZ
Notary Expires: 07/21/2003



(This area for notarial seal)

Empire Funding Corp., 9737 Great Hills Tr., Austin TX 78759, 800-206-9004
SKC-20000719-0027 OKLA KLA MATH OR BAT: 11847/4232020 KXORSUB1

K26 OK
State of Oregon, County of Klamath
Recorded 08/17/00, at 3:11 p. m.
In Vol. M00 Page 30233
Linda Smith,
County Clerk Fee \$ 21.00