

After recording, return to:

Sabrina P. Loiselle
 Miller Nash LLP
 111 S.W. Fifth Avenue, Suite 3500
 Portland, Oregon 97204-3699

State of Oregon, County of Klamath
 Recorded 08/30/00, at 11:02a.m.
 In Vol. M00 Page 31743
 Linda Smith,
 County Clerk Fee \$ 21.00

K55837**APPOINTMENT OF TRUST DEED SUCCESSOR TRUSTEE**

Reference is made to that deed of trust dated December 5, 1986, among Ralph W. Almeter, Jr., and Caroline R. Almeter, husband and wife, grantor, William L. Sisemore, trustee, and Klamath First Federal Savings and Loan Association, beneficiary, recorded on December 11, 1986, in Volume M86 at Page 22849 in the real property records of Klamath County, Oregon (the "Trust Deed").

Klamath First Federal Savings and Loan Association as beneficiary hereby appoints Sabrina P. Loiselle as the successor trustee under the Trust Deed.

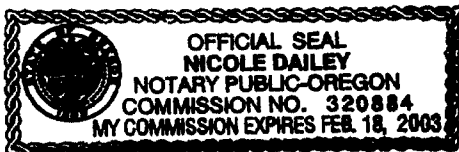
Dated this 14 day of August, 2000.

KLAMATH FIRST FEDERAL SAVINGS AND LOAN
 ASSOCIATION

By Frank X. Hernandez
 Title Senior Vice President

STATE OF OREGON)
) SS
 COUNTY OF KLAMATH)

This instrument was acknowledged before me on August 14, 2000, by Frank Hernandez as Senior Vice President of Klamath First Federal Savings and Loan Association.



Nicole Y. Dailey
 Notary Public for Oregon
 My commission expires: 2-18-03