Recording Requested By: Principal Residential Mortgage, Inc.

When Recorded Return To:

Principal Residential Mortgage

Attn: Release, H9 711 High Street 50392-0665 Des Moines, IA

37566 Vol MOO Page

State of Oregon, County of Klamath Recorded 10/16/00, at 9:30a m. In Vol. M00 Page 37566 Linda Smith, Fee\$_2100 County Clerk

SUBSTITUTION OF TRUSTEE

Principal Residential Mortgage, Inc. #:4083963-1 "SHEPHERD" Lender ID:/ Klamath, Oregon WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: FRANK J. SHEPHERD AND PATRICIA M. SHEPHERD, HUSBAND AND WIFE Original Beneficiary: BAY CREEK MORTGAGE

Original Trustee: ASPEN TITLE & ESCROW, INC.

Dated: 12/16/1994

Recorded on 12/16/1994 as Instrument No. In the County of KLAMATH, State of OREGON Book M94, Page 37989,

Property Address: 1208 California Ave, KLAMATH FALLS, OR, 97601-0000

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 FIDELITY NATIONAL TITLE INSURANCE COMPANY whose address is 17352 DAIMLER ST., 2ND FL , IRVINE, CA 92614 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

SUPENTIAL

NIAG

Principal Residential Mortgage, Inc.

On October 04, 20,00

By:

SEC., SERVICING

S. K. OLSON, SENIOR VICE PRES.

STATE OF Iowa COUNTY OF Polk

ON October 04, 2000, before me, Synthia Humphrey, a Notary Public in and for the County of Polk County, State of Iowa, personally appeared S. K. Olson, Senior Vice Pres. & Sec., Servicing, 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.

SYNTHIA HUMPHREY

Notary Expires: 06/24/2003

SYNTHIA HUMPHREY
MY COMMISSION EXPIRES MMISSION EXPIRES June 24, 2003

(This area for notarial seal) Principal Residential Mtg, 711 High St, Des Moines IA 50392-0665, 800-367-6448 JBT-20001002-0004 ORKLAMA KLAMATH OR BAT: 663/4083963-1 KXORSUB1

JH.