

NOTICE OF SUBSTITUTION of Trustee

KNOW ALL BY THESE PRESENTS that ROBERT L. HOUSER AND SHARRON L HOUSER, AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY is the grantor, CHICAGO TITLE COMPANY is the trustee, and FULL SPECTRUM LENDING, INC. is the beneficiary under that certain Trust Deed dated January 26, 2000, recorded January 31, 2000 in Book/Reel/Volume/No: M00 at Page 3105 and/or as Fee/File/Instrument/Microfilm/Reception No. 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 31, 2000

BANK OF NEW YORK, AS TRUSTEE

COURTNEY A. BARTHOLOMEW
ASSISTANT VICE PRESIDENT

Courtney A. Bartholomew

State of New York

County of Bronx

On this 17 day of September 2000, before me, Henry Baez, a Notary Public in and for said county and state, personally appeared Courtney Bartholomew, 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.

~~Notary public in and for said County and State~~

HENRY BAEZ
NOTARY PUBLIC, STATE OF NEW YORK
NO. 018A3331253
QUALIFIED IN BRONX COUNTY
COMMISSION EXPIRES 09/27/2001

NOTICE OF SUBSTITUTION

Trustee Sale Number: 46069-F
Loan Number: 2590485
TSG Number: 14273

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 10/20/00, at 3:49 p m.
In Vol. M00 Page 38466
Linda Smith,
County Clerk Fee \$ 21.00