

MTC 1396-2301

SUBSTITUTION OF TRUSTEE

WHEREAS, KENNETH A. RICHARDS was the original Trustor, AMERICAN TITLE was the original Trustee and RESIDENTIAL MONEY CENTERS, INC. was the original Beneficiary under that certain Deed of Trust dated 9/17/96 and recorded on 10/10/96 in Book/reel/volume no. M96 at page 32286, or as fee/file/instrument no. 26616 of Official Recorded of KLAMATHE County, Oregon.

WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust, and


WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes CASCADE TITLE COMPANY, an Oregon corporation as Trustee under said Deed of Trust.

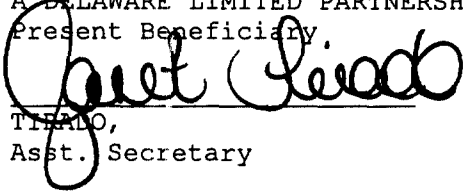
Whenever the context hereof so requires, the masculine gender includes the feminine and or neuter, and the singular number includes the plural.

Dated: 8/23/00

IMC MORTGAGE CO. A FLORIDA CORP.
AS SUCCESSOR TO INDUSTRY MORTGAGE
CO., A DELAWARE CORP., AS SUCCESSOR
BY MERGER TO INDUSTRY MORTGAGE L.P.,
A DELAWARE LIMITED PARTNERSHIP
Present Beneficiary.



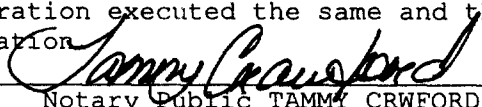
SUSAN D. CUENCA,
VICE PRESIDENT



JANET TIRADO,
Asst. Secretary

STATE OF FLORIDA
COUNTY OF HILLSBOROUGH

On 8/23/00 personally appeared before me JANET TIRADO, and SUSAN M BANKOWSKI who being by me duly sworn did say each for himself, that she, the said JANET TIRADO is the Asst. Secretary and she the said SUSAN M BANKOWSKI is the VICE PRESIDENT of IMC Mortgage Company and that the within and forgoing instrument was signed in behalf of said corporation by authority of a resolution of its Board of Directors, and said JANET TIRADO and SUSAN M BANKOWSKI each duly acknowledged to me that said corporation executed the same and that the seal affixed is the seal of said corporation
My Commission Expires:



Notary Public TAMMY CRAWFORD

ACCOUNT # - 373175

State of Oregon, County of Klamath
Recorded 12/08/00, at 11:18 a. m.
In Vol. M00 Page 44069
Linda Smith,
County Clerk Fee \$ 21.00

