

After recording, return to:

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Richard L. Biggs
Attorney at Law
PMB 267
6327-C SW Capitol Highway
Portland, OR 97201-1937

State of Oregon, County of Klamath
Recorded 12/28/00, at 3:26 p.m.
In Vol. M00 Page 46788
Linda Smith,
County Clerk Fee \$ 21.00

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Lila Pearl Murphy, Trustee of the Lila Pearl Murphy 1992 Family Trust is the grantor, Aspen Title & Escrow Inc. is the trustee, and CitiFinancial, Inc. fka Commercial Credit Corporation is the beneficiary under that certain trust deed dated December 29, 1998, and recorded on January 19, 1999 in Book M-99, Page 1748, County of Klamath, Oregon.

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints Richard L. Biggs, whose address is PMB 267, 6327-C SW Capitol Highway, Portland, OR 97201-1937, as successor trustee under said trust deed, to have all the powers of said 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 affixed by an officer or other person duly authorized to do so by its board of directors.

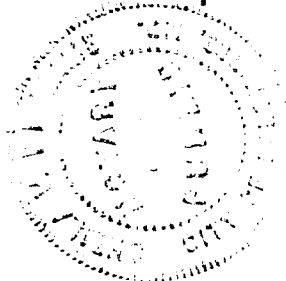
DATED: 11/20, 2000.

CITIFINANCIAL, INC.

By: [Signature]

STATE OF MARYLAND, County of Anne Arundel) ss

This instrument was acknowledged before me on NOV. 20, 2000,
by SCOTT D. CHENEY, who is the ASST. SECRETARY
of CitiFinancial, Inc.



[Signature: Shirla Williams]
Notary Public for Maryland
My commission expires 09/28/03