

Recording Requested By:
ASSOCIATES HOME EQUITY

When Recorded Return To:

Associates Home Equity
P. O. BOX 140969
Irving, TX 75014-9946

SUBSTITUTION OF TRUSTEE

Associates Home Equity Services #:0207172541588197 "THOMPSON" Lender ID:/S/P Klamath, Oregon

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: EMMIT C THOMPSON, AND DEBRA A. THOMPSON HUSBAND AND WIFE
Original Beneficiary: NOVUS FINANCIAL CORPORATION
Original Trustee: HAMMONS AND MILLS, ATTY.
Dated: 05/01/1996
Recorded on 05/09/1996 as Instrument No. 17700 Book M96, Page 13260,
In the County of KLAMATH, State of OREGON

Property Address: 121 Dahlia St, Klamath Falls, OR, 97601

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 FIRST AMERICAN whose address is 280 LIBERTY STREET SE SUITE 100, SALEM, OR 97308 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

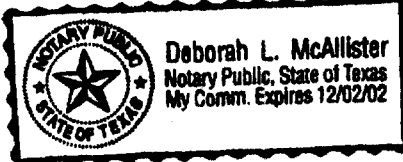
Associates Home Equity Services, Inc.
On November 29, 2000

By: [Signature]
S. HASTINGS, ASST. VICE PRESIDENT

STATE OF Texas
COUNTY OF Dallas

On November 29, 2000, before me, DEBORAH L MCALLISTER, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared S. Hastings, Asst. Vice President, 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.

[Signature]
DEBORAH L MCALLISTER
Notary Expires: 12/02/2002



(This area for notarial seal)

ASSOCIATES HOME EQUITY, P. O. Box 140969, Irving, Texas 75014-9946
LGF-20001128-0023 ORKLAMA KLAMATH OR BAT: 37299/0207172541588197 KXORSUB1

State of Oregon, County of Klamath
Recorded 01/02/01, at 12:59 pm.
In Vol. M01 Page 96
Linda Smith,
County Clerk Fee \$ 21.00 5.00 opa