

After Recording Return to:
 Shapiro & Kreisman
 201 NE Park Plaza Drive, #150
 Vancouver, WA 98684
 Lender Loan #:64385293
 S&K #01-14486

State of Oregon, County of Klamath
 Recorded 01/29/01, at 11:32 a m.
 In Vol. M01 Page 3377
Linda Smith,
 County Clerk Fee \$ 21.00

SUBSTITUTION OF TRUSTEE

WHEREAS, the undersigned desires to substitute a new Trustee under the Following described Trust Deed in the place and stead of the present Trustee thereunder, and

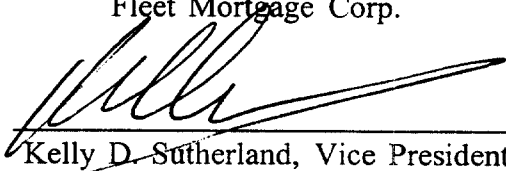
WHEREAS, Timothy Cantrell and Channon L. Cantrell, as tenants by the entirety was the original grantor, Polaris Mortgage Associates, a division of Provident Funding Associates, L.P. was the original beneficiary, and First American Title Insurance Comapny was the original trustee, and the trust deed is dated March 11, 1999, and was recorded March 19, 1999, in Book M99, at Page 9773, in the official records of Klamath County, Oregon and

WHEREAS, the undersigned is the present Beneficiary under the Trust Deed.

NOW, THEREFORE, the undersigned hereby substitutes KELLY D. SUTHERLAND, SHAPIRO & KREISMAN, 201 NE Park Plaza Drive, #150, Vancouver, WA 98684, as Trustee under said Trust Deed.

Date: 1/25/01

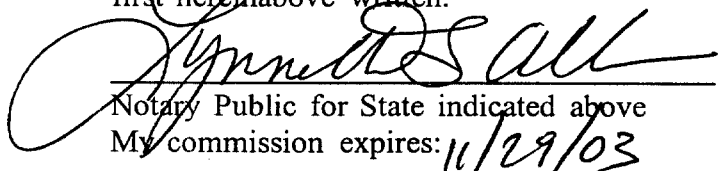
Fleet Mortgage Corp.


 Kelly D. Sutherland, Vice President

STATE OF WASHINGTON)
) SS.
 COUNTY OF CLARK)

On this 25th day of January, 2001, before me the undersigned a Notary Public appeared Kelly D. Sutherland, personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President of the corporation that executed the within instrument, also known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal, the date first hereinaabove written.


 Notary Public for State indicated above
 My commission expires: 11/29/03

