Recording Requested By: EquiCredit Corporation

When Recorded Return To:

EquiCredit Corp of America

P. O. Box 44136 Jacksonville, FL 32231-9957

> FORREST N. A. BACCI 1001 S.W. 5th AVE., # 1660 PORTLAND, OR 97204

SUBSTITUTION OF TRUSTEE

NationsCredit #:7003185258 "YAZZIE" Lender ID:001307/ Klamath, Oregon WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: RAVIS N. YAZZIE, AND DORIS A. YAZZIE HUSBAND AND WIFE Original Beneficiary: FIRST FRANKLIN FINANCIAL CORPORATION

Original Trustee: CHICAGO TITLE INSURANCE COMPANY

Dated: 06/09/1999

pr

Recorded on 06/29/1999 as Instrument No. NA Book M99, Page 25918,

In the County of KLAMATH, State of OREGON

Property Address:

Sumac Avenue, Klamath Falls, OR, 97603

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 FORREST N. A. BACCI, TRUSTEE, two whose address is 1001 SOUTHWEST 5TH AVENUE SUITE 1650, PORTLAND,, OR 97204 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

NationsCredit Financial Services

Corporation

By:

Jamuary 10,

VICE PRESIDENT SR.

STATE OF Florida COUNTY OF Duval

ON January 10, 2001, before me, CHRISTINA K. CAMPBELL, a Notary Public in and for the County of Duval County, State of Florida, personally appeared D. J. Minton, Sr. 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.

CHRISTINA K. CAMPBELL

Notary Expires: 12/67/2004 #CC988422

CHRISTINA K. CAMPBELL NOTARY PUBLIC STATE OF FLORIDA COMMISSION # CC988422 EXPIRES 12/17/2004 BONDED THRU 1-888-NOTARY1

(This area for notarial seal)

Marlon P Munoz, NationsCredit, P O Box 44136 Mail Code: FL9-015-04-14,

Jacksonville, FL, 32231, 904-457-5769 MPM-20010110-0005 ORKLAMA KLAMATH OR BAT: 11861/7003185258 KXORSUB1

State of Oregon, County of Klamath Recorded 02/15/01, at 8:49 a.m. In Vol. M01 Page 6030 Linda Smith, Fee\$ 2/00 County Clerk