

## SUBSTITUTION OF TRUSTEE

KNOW ALL BY THESE PRESENTS that ROBERT L. HOUSER AND SHARRON L HOUSER, AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY is the grantor, CHICAGO TITLE COMPANY is the trustee, and FULL SPECTRUM LENDING, INC. is the beneficiary under that certain Trust Deed dated January 26, 2000, recorded January 31, 2000 in Book/Reel/Volume/No: M00 at Page 3105 and/or as Fee/File/Instrument/Microfilm/Reception No. \_\_\_\_\_ of the Records of KLAMATH County, Oregon.

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

NOW, THEREFORE, the undersigned hereby appoints FIDELITY NATIONAL TITLE INSURANCE COMPANY, c/o Attorneys Equity National Corporation, whose address is 23721 Birtcher Drive, Lake Forest, CA 92630, as successor trustee under the trust deed, to have all the power of the 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, if any, affixed by an officer or other person duly authorized to do so by order of its board or directors.

April 20, 2001

Bank of New York, as trustee

*[Signature]*

Mary Joos

Assistant Vice President

State of Calif  
County of Verdona  
On this 20 day of April 2001, before me, Kamalala, a Notary Public in and for said county and state, personally appeared Mary Joos, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.

Kamalala  
Notary public in and for said County and State

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Trustee Sale Number: 46069-F  
Loan Number: 2590485  
TSG Number: 14273

Recording Requested by  
And when recorded mail to:

Fidelity National Title Insurance Company  
c/o Attorneys Equity National Corporation  
23721 Birtcher Drive  
Lake Forest, CA 92630