

SUBSTITUTION OF TRUSTEE

KNOW ALL BY THESE PRESENTS that DELMAR DOTY SR., A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY is the grantor, ASPEN TITLE & ESCROW INC, AN OREGON ** is the trustee, and MICAL MORTGAGE INC. A CALIFORNIA CORPORATION. ** CORPORATION is the beneficiary under that certain Trust Deed dated June 10, 1996, recorded June 19, 1996 in Book/Reel/Volume/No: M96 at Page 18281, 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 23, 2001

Countrywide Home Loans, Inc.

[Signature]

Mary Joos

Assistant Vice President

State of California

County of Ventura

On this 23rd day of April, 2001, before me, Sheri Gonzalez, 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.

[Signature]
Notary public in and for said County and State



SUBSTITUTION OF TRUSTEE - OR

Trustee Sale Number: 48152-F

Loan Number: 4189996

TSG Number: 1010093

FIDELITY NATIONAL TITLE INSURANCE COMPANY
ATTORNEYS EQUITY NATIONAL CORPORATION
23721 BIRTCHER DRIVE
LAKE FOREST, CA 92630

Page 1 of 1

State of Oregon, County of Klamath
Recorded 04/26/01, at 3:22 m.
In Vol. M01 Page 18748
Linda Smith,
County Clerk Fee \$ 21.00