

APPOINTMENT OF SUCCESSOR TRUSTEE

Servicer Loan No. 3744414

KNOW ALL MEN BY THESE PRESENTS, that Orin G. Kirk, an estate in fee simple, as grantors, and Mark H. Peterman, as the trustee, and BNC Mortgage, Inc., a Delaware corporation, is the beneficiary under that certain trust deed dated 10/06/98, and recorded 10-19-98, as 681168 M98-38278 of the Mortgage Records of Klamath County, Oregon. The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints Northwest Trustee Services, LLC, whose address is P.O. Box 4143, Bellevue, WA 98009-4143 as successor trustee under said trust deed, to have all the powers of said 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 affixed by an officer or other person duly authorized to do so by its board of directors.

Bank One, N.A., as Trustee, fka The First National Bank of Chicago,
as Trustee by Ocwen Federal Bank as servicer

By

Typed Name: Pamela AdamsTitle: Default Servicing LiaisonSTATE OF Florida

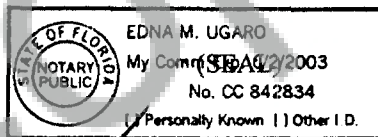
) ss.

County of Palm Beach

This instrument was acknowledged before me on 4/18, 2001, by Pamela Adams as Default Servicing Liaison respectively, of Bank One, N.A., as Trustee, fka The First National Bank of Chicago, as Trustee.

Notary Public for

My commission expires:



APPOINTMENT OF SUCCESSOR TRUSTEE

RE: Trust Deed from
Kirk, Orin G.

Grantor

to

Northwest Trustee Services, LLC
Trustee

File No. 7069.22987

After recording return to:

Kathy Taggart

Northwest Trustee Services, LLC

PO Box 4143

BELLEVUE, WA 98009-4143

State of Oregon, County of Klamath

Recorded 05/16/01, at 3:10 p. m.In Vol. M01 Page 22655

Linda Smith,

County Clerk

Fee \$ 21.00

2/A