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SUBSTITUTION OF TRUSTEE

KNOW ALL BY THESE PRESENTS that DAVID D. MARSH AND CELESTE W. MARSH is the grantor, FIRST AMERICAN TITLE INSURANCE COMPANY OF* is the trustee, and FIRSTPLUS FINANCIAL, INC. *OREGON is the beneficiary under that certain Trust Deed dated September 29, 1998, recorded October 5, 1998 in Book/Reel/Volume/No: M98 at Page 36624, and/or as Fee/File/Instrument/Microfilm/Reception No. 67398 of the Records of KLAMATH County, Oregon.

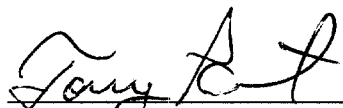
The undersigned, who is the present beneficiary under the trust deed, desires to appoint a new trustee in the place and instead of the original trustee named above.

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.

May ⁷ 2001

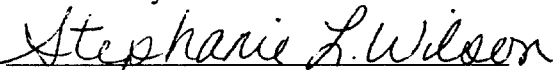
LIFE BANK


By: Tony Peterson
Title: Assistant Vice President

State of California
County of Riverside

On this 10th day of May 2001, before me, Stephanie L. Wilson _____, a Notary Public in and for said county and state, personally appeared Tony Peterson, 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.


Notary public in and for said County and State



SUBSTITUTION OF TRUSTEE

Trustee Sale Number: 49896-F
Loan Number: 164973213
TSG Number: 1012771

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

State of Oregon, County of Klamath
Recorded 06/04/01, at 3:05 p. m.
In Vol. M01 Page 26168
Linda Smith,
County Clerk Fee \$ 21.⁰⁰

2/14