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After recording, return to:

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Richard L. Biggs  
Attorney at Law  
PMB 267  
6327-C SW Capitol Highway  
Portland, OR 97201-1937

State of Oregon, County of Klamath  
Recorded 06/08/01, at 3:16 p. m.  
In Vol. M01 Page 27119  
Linda Smith,  
County Clerk Fee \$ 21.00

**APPOINTMENT OF SUCCESSOR TRUSTEE**

KNOW ALL MEN BY THESE PRESENTS, that Justin C. Powell and Trisha L. Powell are the grantors, Aspen Title and Escrow is the trustee, and Associates Financial Services Company of Oregon, Inc. (A division of CitiFinancial, Inc.), is the beneficiary under that certain Deed of Trust dated November 27, 2000, and recorded on November 28, 2000, in Book M00, Page 42697, 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 Richard L. Biggs, whose address is PMB 267, 6327-C SW Capitol Highway, Portland, OR 97201-1937, 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.

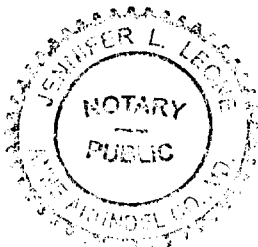
DATED: MAY 31, 2001.

CITIFINANCIAL, INC.

By: \_\_\_\_\_

STATE OF MARYLAND, County of Anne Arundel) ss

This instrument was acknowledged before me on MAY 31, 2001,  
by SCOTT D. CHENEY, who is the ASST. SECRETARY  
of CitiFinancial, Inc..



Jennifer Leone  
Notary Public for Maryland  
My commission expires 03/31/02

21A