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After recording, return to:

Vol. MO1 Page 29572

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

State of Oregon, County of Klamath Recorded 06/20/01, at 2.40 p. m. In Vol. M01 Page 29572 Linda Smith, County Clerk Fee\$ 2/°°

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Mark J. Koscinski and Renee D. Koscinski is the grantor, Aspen Title and Escrow, Inc. is the trustee, Associates Financial Services Company of Oregon, Inc. (A division of CitiFinancial, Inc.), is the beneficiary under that certain Deed of Trust dated March 31, 2000, and recorded on April 11, 2000, as document number M00, page 11748, 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: JUNE 1 , 2001.	
	CITIFINANCIAL, INC. By:
STATE OF MARYLAND, County of	of Anne Arundel) ss
by SCOTT D. CHENET	ledged before me on JUNE 1, 2001, who is the ASST. SECRETARY
of CitiFinancial, Inc	
	Notary Public for Maryland My commission expires 3/31/00