RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

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State of Oregon, County of Klamath Recorded 06/28/01, at 2:53 p.m. In Vol. M01 Page 3/232 Linda Smith.

County Clerk Fee\$ 21

LAW OFFICES OF STEVEN J. MELMET, INC. 2912 S. Daimler Street Santa Ana, CA 92705-5811

73125

K56830

T.S. #: 2001-22865-D

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No.: 8790372059

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS RAQUEL OCHOA is the Grantor, and AMERITITLE is the Trustee, and ACCREDITED HOME LENDERS, INC. is the Beneficiary under that Trust Deed dated 11/24/1999, and recorded on 12/03/1999, under Auditor's File No. --, in Book M99, of Page 47813, of the Records of KLAMATH County, Oregon.

The Trustee has ceased to act as Trustee by reason of a request by the Beneficiary, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a new trustee in the place and stead of the Trustee named above.

NOW, THEREFORE, in view of the premises, the undersigned hereby appoints FIRST AMERICAN TITLE INSURANCE COMPANY, whose address is 200 S.W. MARKET STREET SUITE 250, PORTLAND, OR 97201-5730, as successor trustee under said Deed of Trust, he to have all the powers of said original Trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned Beneficiary has hereunto set his hand; if the undersigned is a corporation, it has caused its corporate name to be signed and affixed hereunto by its duly authorized officers.

Dated: 5-4-01

EQUICREDIT CORPORATION OF AMERICA

ROBERT HARDMAN, VICE PRESIDENT

State of FLORIDA County of DUVAL

On ______, I certify that I know or have satisfactory evidence that ROBERT HARDMAN is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Notary Public

My Commission Expires:

OFFICIAL NOTARY SEAL
TAMMY L POWELL
MARY PUBLIC STATE OF FLORIDA
COMMISSION NO. OCTS1695
MY COMMISSION EXP. RELY 222002