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APPOINTMENT OF SUCCESSOR TRUSTEE

K-57505

KNOW ALL MEN BY THESE PRESENTS, that FREDRICK SMITH, AND NANCY L. SMITH, HUSBAND AND WIFE., as grantors, and AMERITITLE, as the trustee, and AMERICA'S WHOLESALE LENDER, is the beneficiary under that certain trust deed dated 07/22/1997, and recorded 07/30/1997, in Reel: M97 at Page 24426 as Recorder's fee/file/instrument/microfilm/reception No. 42303 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 FIRST AMERICAN TITLE INSURANCE COMPANY, whose address is 200 S.W. Market St. STE. 250, Portland, OR 97201 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: August 30, 2001.

COUNTRYWIDE HOME LOANS, INC.,
DBA AMERICA'S WHOLESALE
LENDER

By Thomas Gulick
Typed Name: Thomas Gulick
Title: Vice President

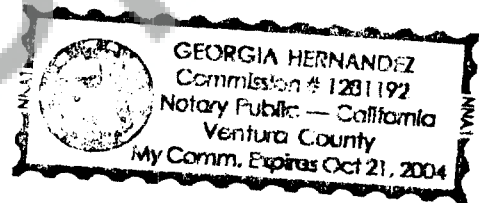
STATE OF California
County of Ventura) ss.

This instrument was acknowledged before me on August 30, 2001, by Thomas Gulick as Vice President respectively, of COUNTRYWIDE HOME LOANS, INC., DBA AMERICA'S WHOLESALE LENDER

Georgia Hernandez
Notary Public for
My commission expires: _____

(SEAL)

APPOINTMENT OF SUCCESSOR TRUSTEE
RE: Trust Deed from
FREDRICK SMITH, NANCY L. SMITH
Grantor
to
FIRST AMERICAN TITLE INSURANCE COMPANY,
Trustee TS No. 019818543



After recording return to:
Foreclosure Department
FIRST AMERICAN TITLE INSURANCE COMPANY
400 Countrywide Way, SV-35
Simi Valley, CA 93065

State of Oregon, County of Klamath
Recorded 09/04/01 at 2:52 p.m.
In Vol. M01 Page 44921
Linda Smith,
County Clerk Fee \$ 21.00