

After recording return to:  
CHEVY CHASE BANK, FSB  
P.O. BOX 15260  
CHEVY CHASE, MD 20897

State of Oregon, County of Klamath  
Recorded 09/05/01 at 8:52a m.  
In Vol. M01 Page 44997  
Linda Smith,  
County Clerk Fee\$ 21<sup>00</sup>

## APPOINTMENT OF SUCCESSOR TRUSTEE

Recon No:                      Ref. No. **1263325173**                      Escrow No:

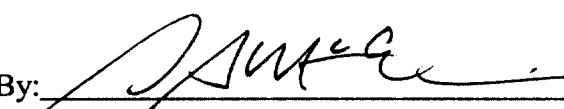
KNOW ALL MEN BY THESE PRESENTS, that DAVID M. WIRTZ and DEBORAH D. WIRTZ, AS JOINT TENANTS BY THE ENTIRETY, is(are) the grantor(s), and CORY BRAUN is(are) the trustee(s), and HOME EQUITY USA, INC., A RI CORPORATION is the beneficiary under that certain trust deed dated December 30, 1997, and recorded on January 8, 1998, in book/reel/volume M98 at Page 577 or as fee/file/instrument/microfilm/reception No. ----- of the Mortgage records of KLAMATH County, Oregon.

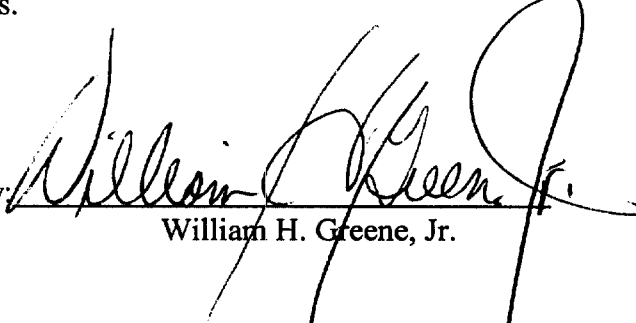
The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above. Now therefore, in view of the premises, the undersigned hereby appoints CHEVY CHASE BANK, whose address is P.O. Box 15260, Chevy Chase, Maryland 20897, 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 6, 2001

By:   
Peter A. McElwain, Corporate Secretary  
Chevy Chase Bank, F.S.B.

By:   
William H. Greene, Jr.

STATE OF MARYLAND  
COUNTY OF MONTGOMERY

On this day of June 6, 2001, before me, the undersigned, a Notary Public in and for the State of Maryland, duly commission and sworn, personally appeared PETER A. McELWAIN, to me known to be the Corporate Secretary of Chevy Chase Bank, F.S.B., and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned.

Witness my hand and official seal hereto affixed the day and year first above written.

ELAINE M. BECKLEY  
NOTARY PUBLIC STATE OF MARYLAND  
My Commission Expires November 3, 2001

  
NOTARY PUBLIC

