

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 0007287550

RLS#: 1003812



KNOWN AS MEN BY THESE PRESENTS that: JOHN A. RUGER, ALICE FAYE RUGER is the grantor, and FIRST AMERICAN TITLE INSURANCE CO. is the trustee, and PHH MORTGAGE SERVICES CORPORATION is the beneficiary under that certain trust deed dated MARCH 23, 1998 and recorded on MARCH 31, 1998, in Book No. M98, at Page No. 10237/ as Instrument No. 55511 of the Mortgage Records of KLAMATH County, State of OREGON.

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place of the original trustee named above; NOW THEREFORE, in view of the premises, the undersigned hereby appoints CHRISTOPHER C. DORR, OSBA #99252, as successor trustee under said trust deed; he to have all the powers of said original trustee, effective forthwith. In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and the neuter and the singular number includes the plural.

IN WITNESS THEREOF, the undersigned beneficiary has hereto set his hand and seal; if the undersigned is a corporation, it has caused its corporate name to be signed and its corporate seal to be affixed hereunto by its officers duly authorized thereunto by order of its Board of Directors.

Dated: AUGUST 31, 2001

Beneficiary:

PHH MORTGAGE SERVICES CORPORATION

By:


Rhonda J. Crofford, Assistant Vice President

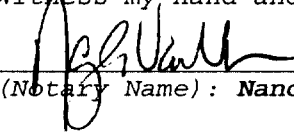
State of CALIFORNIA

County of ORANGE

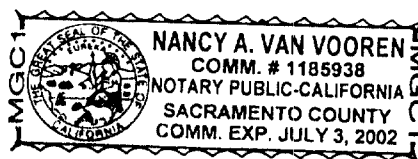
}
} ss.

On AUGUST 31, 2001, before me, Nancy A. Van Vooren, personally appeared Rhonda J. Crofford, Assistant Vice President personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.


(Notary Name): Nancy A. Van Vooren

Recording Requested By:
T.D. SERVICE COMPANY



And When Recorded Mail To:
T.D. SERVICE COMPANY
1820 E. FIRST STREET, STE. 300
SANTA ANA, CA 92705

State of Oregon, County of Klamath
Recorded 09/11/01 at 8:28a m.
In Vol. M01 Page 45991
Linda Smith,
County Clerk Fee\$ 21.00