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Vol M01 Page 47428

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APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that LENNI M. KALER AND JEROME A. FOSTER, AN ESTATE IN FEE SIMPLE NOT AS TENANTS IN COMMON, BUT WITH RIGHTS OF SURVIVORSHIP, as grantors, and LUCY E. KIVEL, ATTORNEY, as the trustee, and FULL SPECTRUM LENDING, INC., is the beneficiary under that certain trust deed dated 01/26/2000, and recorded 01/31/2000, in Reel: MOO at Page 3136 as Recorder's 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 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: September 14, 2001

COUNTRYWIDE HOME LOANS, INC.

By Thomas Kulick  
Typed Name: THOMAS CULICK  
Title: Vice President

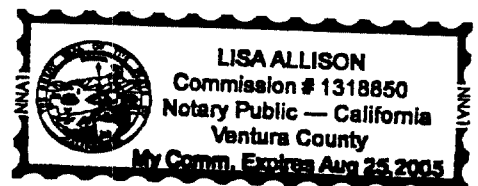
STATE OF California  
County of Ventura ) ss.

This instrument was acknowledged before me on 9/14, 2001, by Thomas Kulick as Vice President respectively, of COUNTRYWIDE HOME LOANS, INC..

Lisa Allison  
Notary Public for \_\_\_\_\_  
My commission expires: \_\_\_\_\_

(SEAL)

APPOINTMENT OF SUCCESSOR TRUSTEE  
RE: Trust Deed from  
LENNI M. KALER, JEROME A. FOSTER  
Grantor  
to  
FIRST AMERICAN TITLE INSURANCE COMPANY,  
Trustee TS No. 012664973



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 09/18/01 at 3:11 p m.  
In Vol. M01 Page 47428  
Linda Smith,  
County Clerk Fee \$ 21.00

K21