STATE OF Oregon
COUNTY: KLAMATH   ASPEN 53626
Loan No. 000023697105

'01 OCT 26 AM 11:36

PREPARED BY AND WHEN RECORDED MAIL TO:
JENNIFER RIPPEY
FIRST NATIONWIDE MORTGAGE CORP
DEPT. 1020, PO BOX 9443
GAITHERSBURG, MD 20898-9989

SUBSTITUTION OF TRUSTEE

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Aspen Title & Escrow, Inc.

is hereby appointed successor Trustee under that certain Trust Deed described below.

Borrower: DELMER E. MILLER AND NANCY L. MILLER, AS TENANTS BY THE ENTIRETY

Trustee: AMERITITLE

Beneficiary: GATEWAY FINANCIAL SERVICES, AN OREGON CORPORATION

Loan Amount: EIGHTY EIGHT THOUSAND
Date of Document: May   23, 2000
Date Recorded: May   31, 2000
Book: M00
Page: 19480   Volume: N/A   File: N/A
                     Roll: N/A   Entry: N/A
Instrument: N/A
SEE ATTACHED SCHEDULE A

and recorded in KLAMATH   County, Oregon

Dated October   18, 2001

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

_____   By: _____
SHEILA WHIPP   MICHELLE R. FORD
Witness   VICE PRESIDENT

_____   _____
GERALDINE SIMPSON   BRUCE H. RICE
Witness   ASSISTANT SECRETARY
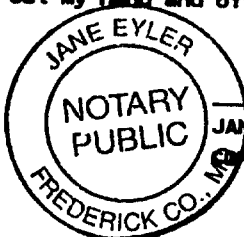
STATE OF MARYLAND   )
) ss
COUNTY OF FREDERICK   )

On the 18th   day of October   , 2001   , personally appeared before me
MICHELLE R. FORD   and BRUCE H. RICE   , who
duly sworn did say that they are the VICE PRESIDENT
ASSISTANT SECRETARY   and
                                    of the above named beneficial corporation, and that the
within and foregoing instrument was signed in behalf of said corporation by authority of a
resolution of its Board of Directors and said MICHELLE R. FORD
BRUCE H. RICE   and
                              do duly acknowledge to me that said corporation
executed the same.

IN WITNESS WHEREOF I hereunto set my hand and official seal.

_____
JANE EYLER   , NOTARY PUBLIC
COMMISSION EXPIRES: November 14, 2001

26 A

RSTO LOAN:000023697105 MIN:1000144 0000523766 8 MERS PHONE: 1-888-679-6377

54630

SCHEDULE "A"

LOT 1 IN BLOCK 4 OF TRACT NO. 1036, SECOND ADDITION TO VALLEY VIEW, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

SCHL LOAN:000023697105 MIN:1000144 0000523766 8 MERS PHONE: 1-888-679-6377