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FIDELITY NATIONAL TITLE CO. OF OREGON

401 S.W. Fourth Ave.

Portland, OR 97204-2273

Filed for Record at Request of: STANDARD TRUSTEE SERVICE COMPANY WASHINGTON

2600 Stanwell Drive, Suite 200

Concord, CA 94520

(925) 603-1000

Recon #:279456

Loan #:0401348369

Invoice #: FREF 101001

MERS#:: N/A MERS PH#:: N/A

MTC 1396-3291

State of Oregon, County of Klamath Recorded 10/29/01 at 3:00pm. In Vol. M01 Page _______2 Linda Smith County Clerk Fees 31 00

SUBSTITUTION OF SUCCESSOR TRUSTEE

KNOW ALL PERSONS BY THESE PRESENTS:

JAMES DAVID SELIM AND KAREN WILSON SELIM Grantor/Trustor, and SOUTH VALLEY BANK & TRUST is the Beneficiary, under that certain Deed of Trust dated July 13, 2000 and recorded on July 14, 2000 in Instrument No. Book M00 Page 25700 and RE-RECORDED on , as Instrument # N/A in Book N/A, Page N/A, of Official Records of KLAMATH County, in the State of Oregon with Tax I.D. # NOT REQUIRED.

The undersigned, who is the present Beneficiary under said Trust Deed, desires to appoint a new Trustee in place and stead of the Trustee named above:

NOW, THEREFORE, in view of the premises, the undersigned hereby appoints : Fidelity National Title Company of Oregon, 401 S.W. Fourth Avenue, Portland, Oregon 97204-2273 as Successor Trustee under said Trust Deed. They to have all the powers of said original Trustee, effective forthwith. Where Co-Trustees are appointed each shall have all the powers of said original Trustee and each shall be authorized to act severally.

IN WITNESS WHEREOF, the undersigned Beneficiary has hereunto set its hand and seal.

Date: October 10, 2001

WASHINGTON MUTUAL HOME LOANS, INC. SUCCESSOR IN INTEREST BY MERGER TO FLEET MORTGAGE CORP.

BY: -J. WILLIAMSON

VICE PRESIDENT

STATE OF CALIFORNIA **COUNTY OF CONTRA COSTA**

SS.

On October 10, 2001, before me, P. DAVIS, Notary Public, personally appeared J. WILLIAMSON, [] 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), of the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

P. DAVIS COMM. 1228801 NOTARY PUBLIC - CALIFORNIA CONTRA COSTA COUNTY My Comm. Expires Aug. 10, 2003