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APPOINTMENT OF SUCCESSOR TRUSTEE	
RE: Trust Deed from Kenneth O. Summers, et al.	
Grantor	
to	
Richard L. Biggs, Esq.	Trustee
AFTER RECORDING RETURN TO	
Richard L. Biggs, Esq. PMB 267 6327-C SW Capitol Highway Portland, OR 97201-1937	

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Kenneth O. Summers and Kathy J. Summers are the grantor, Aspen Title and Escrow is the trustee, and Associates Financial Services Company of Oregon, Inc. (a division of CitiFinancial, Inc.), is the beneficiary under that certain trust deed dated September 28, 2000, and recorded on October 3, 2000, as Book M-00, Page 36168, 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 Richard L. Biggs, Esq., whose address is PMB 267, 6327-C SW Capitol Highway, Portland, Oregon 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.

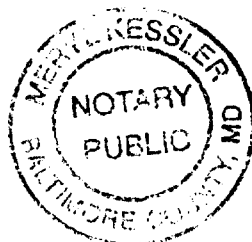
IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED: NOV. 1, 2001.

CitiFinancial, Inc.
By [Signature]
Title Asst. Secretary

STATE OF MARYLAND, County of Anne Arundel) ss.

This instrument was acknowledged before me on NOV. 1, 2001,
By Scott D. Cheney, who is the Asst. Secretary of CitiFinancial, Inc.



[Signature]
Notary Public for Maryland
My commission expires 09.01.05

State of Oregon, County of Klamath
Recorded 11/09/01 2:47 p. m.
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Linda Smith,
County Clerk Fee\$ 21⁰⁰