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Vol M01 Page 63032

4-57844

APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESES PRESENTS:

Kimberly L. Nusbaum is the grantor(s)
and Amerititle is the trustee, and
Beneficial Mortgage is the beneficiary
under that certain deed of trust dated October 16, 1998, and recorded on
October 21, 1998, under Auditor's No. Vol M98, pg 3855 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 **Krista L. White** whose address is 720 Olive Way, Suite 1301, Seattle, WA 98101-1801, as successor trustee under said deed of trust, she to have all the powers of said original trustee, effective forthwith.

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

DATED: December 4, 2001

Beneficial Oregon, Inc. d/b/a
Beneficial Mortgage Co.

By: [Signature]

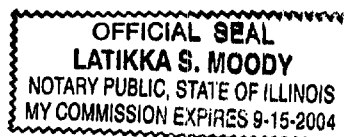
(Beneficiary)

STATE OF Illinois)
COUNTY OF Cook) ss.:

This instrument was acknowledged before me on the 4th day of
December, 2001 by Ken Jones as the
Agent of Beneficial Oregon, Inc. d/b/a Beneficial Mortgage
Co.(beneficiary).

[Signature]
(Signature)
Printed Name: LATIKKA S. MOODY
My Appt. Expires: 9-15-04

Filed for Record at Request of:
BISHOP, LYNCH & WHITE, P.S.
720 Olive Way, Suite 1301
Seattle, WA 98101-1801



State of Oregon, County of Klamath
Recorded 12/10/01 2:39 p. m.
Vol M01, Pg 63032
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

21 R