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APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS that DOUG S. COLLINS is the grantor, and BENEFIT LAND TITLE - SANTA ANA is the trustee, and CENTURY FINANCIAL GROUP, INC. is the beneficiary under that certain trust deed dated, DECEMBER 15, 2000, and recorded on FEBRUARY 2, 2001, in book/reel/volume No. M01 at page 4357 or as fee/file/instrument/microfilm/reception No. N/A 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 trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints TRANSNATION/TRANSAMERICA TITLE INSURANCE COMPANY, whose address is 12360 E. BURNSIDE, PORTLAND, OR 97233, 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: ~~NOVEMBER~~ OCTOBER 6, 2001.

IRWIN UNION BANK AND TRUST COMPANY

By: 

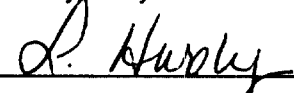
Christine Wheeler - Servicing Supervisor

STATE OF CALIFORNIA)
) ss.
COUNTY OF CONTRA COSTA)

On this 16th day of ~~OCTOBER~~ NOVEMBER, 2001, before me, the undersigned, a Notary Public in and for said state, duly commissioned and sworn, personally appeared CHRISTINE WHEELER, to me known to be the SERVICING SUPERVISOR of IRWIN UNION BANK AND TRUST COMPANY, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

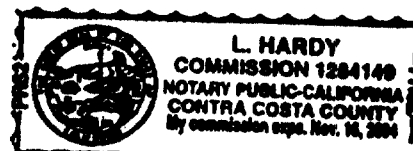
Witness my hand and official seal hereunto affixed the day and year first above written.

[SEAL]


Notary Public in and for the State of CALIFORNIA, residing at CONTRA COSTA

My Commission Expires: NOV. 16, 2004.

After Recording, Return To:
IRWIN HOME EQUITY
12677 Alcosta Blvd., Suite 200
San Ramon, CA 94583
Attn.: Reconveyance



State of Oregon, County of Klamath
Recorded 12/26/01 12:32 P m.
Vol M01, Pg 65912
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

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