Vol __M02__ Page___2921__

<table>
<tr><td>

APPOINTMENT OF

SUCCESSOR TRUSTEE

RE: Trust Deed from
Patrick J. Moss 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

</td><td>

State of Oregon, County of Klamath
Recorded 01/16/2002 _2:24 p_ m.
Vol M02, Pg _2921_
Linda Smith, County Clerk
Fee $ _21°°_ # of Pgs _1_

</td></tr>
</table>

APPOINTMENT OF SUCCESSOR TRUSTEE

    KNOW ALL MEN BY THESE PRESENTS, that Patrick J. Moss and Pamela L. Moss are is the grantors, and Aspen Title & Escrow, Inc., 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 June 21, 2000, and recorded on June 29, 2000, as Book M-00, page 23766 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.
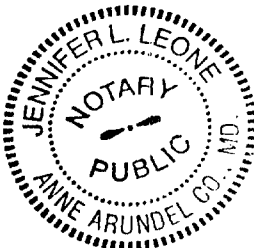
DATED: _January 3 2002_

CITIFINANCIAL, INC.

By _____

Title _____ **Assistant Secre'**

STATE OF MARYLAND, County of Anne Arundel) ss.

    This instrument was acknowledged before me on _January 3, 2002_
By _____ Mor_____ , who is the _____ **Assistant Secre** of CitiFinancial, Inc.

_____
Notary Public for Maryland
My commission expires_____

My Commission Expires
March 31, 2002