

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 040-805051

RLS#: 1169874



KNOWN AS MEN BY THESE PRESENTS that: DALE WITHERS AND PATTI WITHERS, AS TENANTS IN COMMON is the grantor, and SILVERADO FEDERAL CREDIT UNION is the trustee, and SILVERADO FEDERAL CREDIT UNION is the beneficiary under that certain trust deed dated DECEMBER 15, 1994 and recorded on DECEMBER 20, 1994, in Book No. M94, at Page No. 38289, as Instrument No. 92650 of the Mortgage Records of KLAMATH County, State of OREGON.

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place of the original trustee named above; NOW THEREFORE, in view of the premises, the undersigned hereby appoints CHRISTOPHER C. DORR, OSBA #99252, as successor trustee under said trust deed; he to have all the powers of said original trustee, effective forthwith. In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and the neuter and the singular number includes the plural.

IN WITNESS THEREOF, the undersigned beneficiary has hereto set his hand and seal; if the undersigned is a corporation, it has caused its corporate name to be signed and its corporate seal to be affixed hereunto by its officers duly authorized thereunto by order of its Board of Directors.

Dated: 2/7/02

Beneficiary:

SILVERADO FEDERAL CREDIT UNION

By: Marilyn Van Dolsen

(Name, Title):

State of Oregon, County of Klamath

Recorded 02/20/2002 8:55a m.Vol M02, Pg 9826

Linda Smith, County Clerk

Fee \$ 21.00 # of Pgs 1

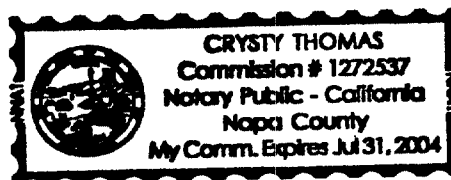
State of CA)
County of Napa) ss.

On Feb. 7, 02, before me, Crysty Thomas,
personally appeared Marilyn Van Dolsen,
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), or the entity upon behalf of which the person(s)
acted, executed the instrument.

Witness my hand and official seal.

Crysty Thomas, Notary
(Notary Name):

Recording Requested By:
T.D. SERVICE COMPANY



And When Recorded Mail To:
T.D. SERVICE COMPANY
1820 E. FIRST STREET, STE. 300
SANTA ANA, CA 92705