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だら8460 APPOINTMENT OF SUCCESSOR TRUSTEE

KATHRYN G. HOWARD, AN ESTATE IN FEE SIMPLE is the grantor, and Commonwealth Land Title Co is the trustee, and Travelers Bank & Trust, FSB is the beneficiary under a trust deed dated July 20, 1999and recorded on July 22, 1999, in Book M99, in Page 29338 in Klamath County,

The undersigned, who is the present beneficiary under the trust deed desires to appoint a new trustee in place of the original trustee named above;

The undersigned appoints First American Title - Oregon, whose address is Attn: Reconveyance Dept. Suite 103, 1700 SW Fourth Avenue, Portland, OR, OR 97201, as successor trustee under the trust deed, to have all the powers of the original trustee, effective immediately.

If the undersigned is a corporation, it has caused its name to be signed by an officer or other person duly authorized to do so by its board of directors.

Dated April 16, 2002

By: Travelers Bank & Trust, FSB

Lisa Ann Walls, its Assistant Vice President

1025395

STATE OF MARYLAND

ANNE ARUNDEL COUNTY

SS.

This instrument was acknowledged before me on April 16, 2002, by Lisa Ann Walls as Assistant Vice President of Travelers Bank & Trust, FSB.

Michelle West-Hargrove

Notary Public

My Commission Expires February 23, 2003

HARGROVE WALLES

KZ/ J