ORST2-4 5/15/02

Document Prepared by: Dionne Williams When recorded return to: ALTEGRA CREDIT COMPANY

PO BOX 1838 PITTSBURGH, PA 15230-1838 IDC 23-551

Loan #: 1001005855 Investor Loan #:

Pool #:

PIN/Tax ID #: 3507-3AA-6700

Property Address: 619 PINE STREET CHILOQUIN, OR 97624 Vol_M02 Page 37241

State of Oregon, County of Klamath Recorded 06/28/2002 8:58 a m. Vol M02, Pg 37 24/ Linda Smith, County Clerk Fee \$ 2100 ___ # of Pgs

This Space for Recorder's Use Only

SUBSTITUTION OF TRUSTEE

is hereby appointed successor Trustee under that

Original Trustor(s): DALE S. HAMMOND AND LAURA M. HAMMOND, HUSBAND AND WIFE,

Original Beneficiary: AMERICA FIRST FUNDING, INC.

Original Trustee: FIRST AMERICAN TITLE

Loan Amount: \$ 60,300.00

Date of Deed of Trust: 05/03/1999

Date Recorded: 05/10/1999

Book: M99

Page: 17839 / Instrument #:

Legal Description: NORTH HALF OF THE EAST HALF OF GOVERNMENT LOT 9 IN SECTION 3, TOWNSHIP 35 SOUTH,

RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

and recorded in KLAMATH County, State of Oregon in the records affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 06/20/2002.

ALTEGRA CREDIT COMPANY

Christine I

Officer

Gary St

Office

State of PA

County of ALLEGHENY

On this date of 06/20/2002, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Christine L. DePaolo and Gary Stockey, known to me (or identified to me on the basis of satisfactory evidence) that they are the Officer and Officer respectively of ALTEGRA CREDIT COMPANY, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: DIONNE R. WILLIAMS

My Commission Expires: 10/31/2005

Notarial Seal

Dionne R. Williams, Notary Public City Of Pittsburgh, Allegheny County My Commission Expires Oct. 31, 2005

Member, Pennsylvania Association Of Notaries