RECORDING REQUESTED BY
ALTEGRA CREDIT COMPANY
PREPARED BY: W.HAIRSTON
WHEN RECORDED MAIL TO
ALTEGRA CREDIT COMPANY

P.O. Box 1838 Pittsburgh, PA 15230

ACCT 1001005855. P.O 4/18/01

Vol MO2 Page 42779

State of Oregon, County of Klamath Recorded 07/30/2002 9:/8 a. m. Vol M02, Pg 42779 Linda Smith, County Clerk Fee \$ 2/\infty # of Pgs /

THIS SPACE FOR RECORDER'S USE ONLY

State of OREGON SUBSTITUTION OF TRUSTEE

WHEREAS, The undersigned is the present beneficiary under the Deed of Trust described as follows:

Original Trustor: DALES HAMMOND AND LAURA M HAMMOND, H/W

Original Trustee: FIRST AMERICAN TITLE

Original Beneficiary: AMERICA FIRST FUNDING, INC

Date Executed:

MAY 3,1999

Date Recorded:

MAY 10,1999

DOCUMENT#: Book:M99 Page:17839

LAST ASSIGNEE: ALTEGRA CREDIT COMPANY

DATE RECORDED OCTOBER 28,1999 DOCUMENT#: BK M99 PG 43122 '

County: KLAMATH State: OREGON

AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

Now, therefore, the undersigned hereby substitutes SHARON A. SCHWAN, whose address is 150 Allegheny Center Mall, Pittsburgh, PA 15212, as Trustee under said Deed of Trust.

ALTEGRA CIVEDIT COMPANY

By: CHRISTINE L. DEPAOLO

Title: OFFICER

State of PENNSYLVANIA County of ALLEGHENY

On DECEMBER 8, 2001 before me, KATHERINE A WRIGHT, personally appeared CHRISTINE L. DEPAOLO, OFFICER, personally known to me to be the person whose name is/are subscribed to the within instrument and acknowledged to me that she executed the same name in his/her authorized capacity(ies), and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument. Witness my hand and official seal.

Kathering a Waget

Notarial Seal Katherine A. Wright, Notary Public Pittsburgh, Allegheny County My Commission Expires Oct. 6, 2003

Member, Pennsylvania Association of Notaries