

SUBSTITUTION OF TRUSTEE

KNOW ALL BY THESE PRESENTS that ROBERT GARDNER AND JERRI GARDNER, HUSBAND AND WIFE is the grantor, FIRST AMERICAN TITLE INSURANCE CO. is the trustee, and HERITAGE MORTGAGE CORPORATION, AN OREGON CORPORATION is the beneficiary under that certain Trust Deed dated April 8, 1999, recorded April 14, 1999 in Book/Reel/Volume/No: ---- at Page ----, and/or as Fee/File/Instrument/Microfilm/Reception No ~~PKM99A/14336~~ the Records of KLAMATH County, Oregon.

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

NOW, THEREFORE, the undersigned hereby appoints FIDELITY NATIONAL TITLE INSURANCE COMPANY, c/o Attorneys Equity National Corporation, whose address is 23721 Birtcher Drive, Lake Forest, CA 92630, as successor trustee under the trust deed, to have all the power of the 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, if any, affixed by an officer or other person duly authorized to do so by order of its board or directors.

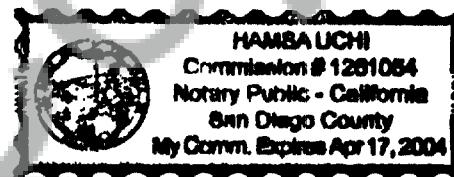
September 12, 2002

BANKONE NATIONAL ASSOCIATION, TRUSTEE BY RESIDENTIAL FUNDING CORPORATION ITS ATTORNEY IN FACT

State of California
County of San Diego
On this 12 day of Sept 02, before me, Hamsa Uchi, a Notary Public in and for said county and state, personally appeared Kathy Holmes, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.

Hamsa Uchi
Notary public in and for said County and State



SUBSTITUTION OF TRUSTEE - OR

Trustee Sale Number: 56539-F
Loan Number: 800707580
TSG Number: 2410416

State of Oregon, County of Klamath
Recorded 09/13/2002 2:35 p.m.
Vol M02, Pg 52300
Linda Smith, County Clerk
Fee \$ 21 00 # of Pgs 1

ATTORNEYS EQUITY NATIONAL CORPORATION
23721 BIRTCHER DRIVE
LAKE FOREST, CA 92630