

02 SEP 13 PM 2:35

**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 AK 499 14336 of 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

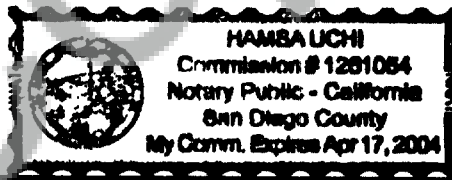
**BANKONE NATIONAL ASSOCIATION, TRUSTEE BY RESIDENTIAL  
FUNDING CORPORATION ITS ATTORNEY IN FACT**

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.

Kathy Holmes  
Kathy Holmes  
Assistant Vice President

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

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