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ASPEN 55778

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APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that the undersigned is the beneficiary under that trust deed dated October 9, 1997, recorded October 10, 1997, at Volume M-97, Page 33535 of the Mortgage records of KLAMATH County, Oregon and covering real property in said county.

The undersigned hereby appoints Aspen Title & Escrow, Inc. an Oregon Corporation as successor trustee for said trust deed.

DATED: 10/23/02

State of Oregon, County of Klamath
Recorded 10/24/2002 10:52 a. m.
Vol M02, Pg 60649
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

[Signature]
CitiFinancial, Inc., fna AVCO Financial Services Company of Oregon, Inc.

STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me on October 24, 2002

by _____

This instrument was acknowledged before me on _____

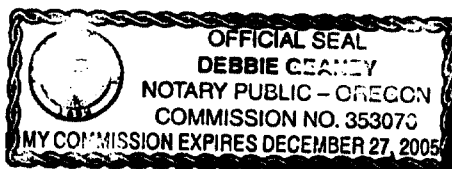
by M. Lowry

as representative

of CitiFinancial

Debbie Heaney
Notary Public for Oregon.

My Commission expires 12-27-2005



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