

02 DEC 2 PM 2:42

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After recording, return to:
Hershner, Hunter, Andrews
Neill & Smith, LLP
Attn: Carol Mart
P.O. Box 1475
Eugene, OR 97440
McNerney - 09-00414944 / 09-03901733

State of Oregon, County of Klamath
Recorded 12/02/2002 2:42 p m.
Vol M02, Pg 69757
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

K-59771
APPOINTMENT OF SUCCESSOR TRUSTEE

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION
hereby appoints MICHAEL C. AROLA, of 180 East 11th Avenue, P.O. Box 1475, Eugene,
Oregon 97440, as successor trustee under the following trust deed:

Parties:

Grantor: MICHAEL McNERNEY
Trustee: WILLIAM L. SISEMORE
Beneficiary: KLAMATH FIRST FEDERAL SAVINGS AND LOAN
ASSOCIATION

Recorded:

Date: February 23, 1993
M93, Page 3731
Klamath County Oregon Records

MICHAEL C. AROLA shall have all of the powers of the original trustee. This
appointment is effective immediately.

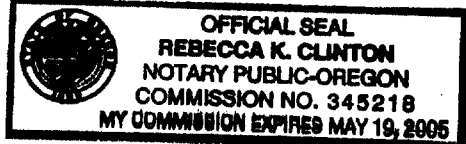
DATED this 25 day of November, 2002.

KLAMATH FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION

STATE OF OREGON)
) ss.
COUNTY OF KLAMATH)

BY: [Signature]

This instrument was acknowledged before me on this 25th day of
November, 2002, by Ben A. Gay, a
2VP/CCO of KLAMATH FIRST FEDERAL SAVINGS
AND LOAN ASSOCIATION.



Rebecca K. Clinton
Notary Public for Oregon
My Commission Expires: 5/19/05

APPOINTMENT OF SUCCESSOR TRUSTEE

\$21K